

## ST. CLOUD STATE UNIVERSITY ATHLETICS

Participation in intercollegiate athletics carries with it the inherent risk of injuries. Athletes assume certain risks in that an athlete may suffer injuries in connection with intercollegiate activities. When such injuries occur, St. Cloud State University cannot assume indefinite responsibility for continuing medical care that might be subsequently required. **All student athletes must carry primary insurance to be eligible to compete in intercollegiate athletics at St. Cloud State University.** Subject to the limitations stated hereinafter, however, SCSU does accept certain obligations.

### University Obligations

When a student-athlete is injured during an officially sanctioned NCAA practice, training session, contest or university sponsored travel to or from competition under St. Cloud State University's athletic department auspices, the university will provide the following assistance to the injured student. For purposes of this policy, university sanctioned athletic activity includes all practices on university facilities or shared community facilities authorized by a coach, and any events to which an athlete travels with university support or financial assistance.

The St. Cloud State University athletics department carries an athletic injury insurance policy and will assist in the coordination of insurance benefits whereby the **student-athletes' own, parents or legal guardian's insurance is primary and the institution's is secondary.** When an athletic injury occurs the student-athlete must first be seen by the Athletic Trainer assigned to his/her sport. If outside medical treatment is necessary the Athletic Trainer will authorize a referral and the student may see the provider on the referral. All referrals must be within the student's primary insurance network. **Any visit(s) NOT authorized by the SCSU Athletic Training staff will not be covered by SCSU or its insurance carrier.** Approved medical costs associated with the injury must then be submitted to the student-athlete's personal insurance policy. An "Explanation of Benefits (EOB)" from the student's insurance must then be given to the Athletic Trainer, upon which time a claim will be made with SCSU's insurance company. As of August 1, 2007 there is no deductible associated with our insurance policy. However, it is **required** that every student-athlete have a primary insurance policy in affect during their complete **training, conditioning and participation seasons** at SCSU. This information will be kept on record in the SCSU Athletic Training room and any change in insurance during the season must be updated with the Athletic Trainers or coverage by SCSU's insurance becomes null and void.

If you need information on plans that are available, please contact Julie Alexander, ATC at 320-308-3827 or [jaalexander@stcloudstate.edu](mailto:jaalexander@stcloudstate.edu).

Insurance claims are covered for two years from the ORIGINAL date of injury. If a student-athlete quits the team or transfers out of the university, all future medical coverage will cease. If an athlete is not released by an approved SCSU referred physician and chooses to continue to compete, SCSU's insurance becomes null and void.

Please visit with our Athletic Training staff if you have any further questions about SCSU's insurance policies. **Please note: if you purchase the student health insurance during registration, you must purchase the athletic rider also in order for it to count as your primary insurance.**

\*NOTE: This is a change in our athletic injury insurance policies at SCSU, effective August 1, 2007. Any injuries before that date will not be affected.