

## INSURANCE PROCEDURES – KIRKWOOD ATHLETICS

*Important – Keep for your records*

### PHYSICAL EXAMS

Physical examinations are required for all student athletes. The team physician or athletic director determine athletic eligibility based on physical qualifications, and are responsible for allowing athlete to return to practice or competition after an injury.

### INSURANCE COVERAGE

Athletic-specific accidents happen and medical bills may be incurred. **Your health insurance is considered the primary insurance provider and will be billed first on all claims.** If you do not have health insurance, you must provide a letter of verification from your employer (refer to the PARENT/GUARDIAN/STUDENT INFORMATION FORM).

Kirkwood Community College provides **secondary** athletic accident insurance for injuries during play, official team practice, and sponsored and authorized team travel.

Colleges and universities do not provide coverage or pay expenses for injuries or conditions that are not the direct result of intercollegiate athletic participation. This includes pre-existing conditions and non-athletic injuries.

### CLAIM PROCEDURE

In the event of a qualifying athletic-related accident:

All medical procedures will be billed under your name and sent to your home address, unless the college instructs medical personnel otherwise.

Submit the bill to your family / employer group coverage or plan first.

If there is a balance remaining after insurance benefits are paid, send the Explanation of Benefits (EOB) statement, along with a copy of itemized bills to: 1<sup>st</sup> Agency, Attn: Anne Sly, 5071 West H Avenue, Kalamazoo, MI 49009-8501.

**Please note: if your primary coverage is through a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO), you must follow the procedures required by you insurance company. This is especially important if your insurer requires pre-authorization for your son's/daughter's treatment outside of your plan's service area.**

[www.kirkwoodeagles.com](http://www.kirkwoodeagles.com)