



OFFICE OF PHYSICAL EDUCATION, RECREATION AND SPORTS

SANTA CRUZ, CALIFORNIA
(831) 459-2531

To: UC Santa Cruz Student-Athletes and Their Parents/Guardians
From: **Linda Spradley, Director of Athletics**
Date: June 1, 2011

Subject: Health Insurance for the 2011-2012 Academic Year

Please note, all UC Santa Cruz student-athletes must provide evidence of health insurance that includes coverage for athletically related injuries. This is a pre-requisite for practice and competition. **No student will be allowed to participate in any way until such evidence of current health insurance coverage is on file with the UC Santa Cruz Department of Athletics.** The enclosed Acknowledgement of Insurance Requirements Form and an insurance card, or photocopy of both sides, must be on file before the student can participate.

Please Note ** UC Santa Cruz Health Insurance (USHIP) does not cover illness, accident, treatment or medical conditions arising out of the play or practice of, or traveling in conjunction with intercollegiate sports and therefore can not be the primary health insurance carrier for student-athletes.

Health insurance must have minimum policy coverage of at least \$90,000 and cover athletically related injuries. If your health insurance does not meet these requirements, UC Santa Cruz Athletics will review the individual circumstances to help you obtain alternate coverage solutions.

UC Santa Cruz will assume no responsibility what so ever for the payment of, or authorization to pay, medical expenses resulting from injuries that occur while participating in intercollegiate athletics at UC Santa Cruz.

If you have questions regarding the terms of your coverage, you should contact your health insurance carrier immediately. Please be sure to note if there are any exclusions in your policy regarding athletically related injuries.

The NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy has a \$90,000 deductible. This coverage does not qualify as the basic coverage required for participation in athletics at UC Santa Cruz. It is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA's website at www.ncaa.org.

If you have any questions regarding this requirement, please contact 831-459-4962.



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SANTA CRUZ, CALIFORNIA
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To: 2011-2012 Student Athletes
From: **UC Santa Cruz Athletics**
Date: June 1, 2011
Subject: Intercollegiate Athletic Excess Insurance Summary

THIS IS AN EXCESS ONLY POLICY

The medical insurance policy provides for excess coverage only (secondary insurance). This means that it is available only when your own collectible health benefits have been utilized. All registered students are required by the University to have medical insurance coverage.

WHO IS ELIGIBLE FOR COVERAGE?

Excess medical insurance coverage is provided for student-athletes on one of the intercollegiate athletic teams, named on the roster, who are in scheduled, supervised, and sponsored intercollegiate athletic competitions or authorized practice session, or while traveling as a member of the said team. **COVERAGE IS NO PROVIDED FOR ILLNESS OR DISEASE** unless it is a direct result from an intercollegiate athletic injury.

STUDENT-ATHLETES WITH MANAGED CARE NETWORKS

Student-Athletes with private insurance coverage through a Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), Exclusive Provider Organization (EPO), Point-of-Service (POS), or other managed care plan (Kaiser, etc.) requires members to utilize specific network physicians and facilities in order to receive the maximum benefits coverage from their plan. If for any reason, the athlete **CHOOSES NOT** to utilize his/her managed care network provider, the athlete shall be responsible for a medical expenses incurred as the result of the injury.

STUDENT-ATHLETES WITH USHIP (UCSC Undergraduates Student Health Insurance Plan) USHIP does not provide coverage for injuries incurred while participating in an intercollegiate athletic competition or practice.

It is also the sole responsibility of the student-athlete to opt out of USHIP if he/she chooses to do so provided that his/her private health plan meets the University of California standards for health insurance. The athlete department cannot do it for them.

UC SANTA CRUZ EXCESS COVERAGE BENEFITS AND LIMITS

Medical Maximum.....	\$90,000 (per injury)
Coverage Period.....	2 years from date of injury
Accidental Death & Dismemberment (AD&D)	\$10,000 (per injury)
AD&D Aggregate Limit.....	\$500,000

FOR EXCESS COVERAGE TO APPLY, THE INJURED STUDENT-ATHLETE MUST:

- Notify an Athletic Trainer of the injury within 30 days from the date-of-injury (DOI). An Injury Report is required to provide documentation of the injury in order to obtain medical care and benefits.
- Submit the claim to **YOUR OWN** private insurance carriers(s). Our department is **NOT RESPONSIBLE** for processing/submitted a claim through an athlete’s private insurance. Once all available private carrier benefits have been exhausted and claim documentation has been received, the University’s coverage will take effect. The claim documentation (bill, etc) must be turned into the Head Athletic Trainer.

PRESCRIPTION MEDICATION

Prescription medication is not covered by our policy.

If there are any questions, please contact the Athletic Department at (831) 459-4962.