

IMPORTANT

Secondary Insurance Information

Spring Hill College Department of Athletics provides a secondary athletic insurance policy, for all eligible student athletes, that helps defer the cost of injuries resulting from participation in SHC sanctioned sports participation. Student athletes are eligible **IF** they meet the following requirements:

- The student athlete is **REQUIRED** to have primary United States medical insurance.
 - The primary insurance **MUST** cover them in the state of ALABAMA **AND** cover collegiate athletic injuries.
- If the primary medical insurance is Tricare, Medicaid, or Kaiser, the student athlete **DOES NOT** qualify for secondary insurance. (Other primary policies may exist that exclude the student athlete from secondary coverage)
- If there is a lapse in or no coverage by the primary insurance at the time of injury, there is **NO** secondary insurance coverage and the student athlete will be responsible for **ANY and ALL** costs associated with the injury.
- ALL athletic medical care **MUST** be coordinated and approved by the Athletic Training Department. *This includes out of state medical care*
- The student athlete will see our approved providers and follow prescribed treatment plan before a second opinion will be approved.
- Appointments or treatments not approved by the Athletic Training Department will **NOT** be covered by the secondary insurance.
- There is a \$500 deductible **PER INJURY** before the secondary insurance will make any payments.
- Co-pays are the responsibility of the student athlete.
- Secondary insurance does **NOT** guarantee payment or coverage.
- The Athletic Training Department needs copies of all bills and EOB's (Explanation Of Benefits) in order to process the secondary insurance.

Spring Hill College retains the right to revoke secondary insurance coverage at any time.

Failure to follow proper protocol may result in denial of coverage.

Our approved providers are:

The Orthopaedic Group- Team physician Dr. Jeff Conrad
Compass Urgent Care and Mobile Infirmary Emergency Room (prior approval required)
Encore Rehabilitation- provides physical therapy service ON CAMPUS in the Athletic Training room.

Please feel free to contact us if you have any questions.

Dani Ellis ATC/L

Abigail Hunt ATC/L

James Scarbrough ATC/L