

Roosevelt University Student-Athlete Medical Care and Insurance Policy and Procedure

Physical Examinations:

Every new student-athlete must have a physical examination for clearance to compete in intercollegiate athletics.

Tryouts:

In the event that a team chooses to have an evaluation of student-athletes, those students working out must complete the tryout clearance procedure which includes a form from compliance, coaches meeting, physical examination that has been completed within 90 days, compliance clearance, a waiver form, and proof of insurance.

Athletic Related Injuries:

The student-athlete is responsible to report to the athletic training staff all athletic injuries **associated with athletic participation** within 48 hours of sustaining the injury. The athletic trainer will make the necessary medical referrals as indicated. **IN THE EVENT OF AN EMERGENCY, THE ATHLETE IS TO REPORT OR BE TAKEN TO THE RUSH UNIVERSITY MEDICAL CENTER EMERGENCY ROOM.** The athlete should then report the emergency incident to the athletic trainer as soon as possible. Failure to report injuries or illness in a timely manner may result in the student athlete being financially responsible for any expenses, or changes in participation status. The athlete is not permitted to seek medical attention without prior authorization from the athletic training staff except in the case of emergencies. Doing so will make the student-athlete responsible for any expenses that are incurred.

Practice or Game Participation for an Injured or Ill Athlete: Decisions regarding the medical status of an athlete for practice or game participation shall be the sole responsibility of the attending physician(s) and/or the athletic training staff. Failure to comply by either the athlete and/or the coach with these decisions shall relieve the athletic training staff and attending physician(s) of any responsibility for the injured or ill athlete.

Referral to a Medical Specialist:

1. An evaluation will be completed by the athletic training staff and/or team physician. A reasonable attempt will be made to consult a specialist in the Chicago area or within the Insurance Provider area.
2. The athletic training staff will make an appointment with the consulting specialist.
3. Transportation to the consultant will be made by the student-athlete with assistance by the athletic training staff.
4. It is the responsibility of the student-athlete and their parent/guardian(s) to:
 - A. Submit all medical bills to their respective health insurance company.
 - B. Send copies of medical bills to the athletic training staff within seven (7) days of receipt.
 - C. Follow up with the athletic training staff regarding all medical bills.
 - D. Refer to the Roosevelt Intercollegiate Athletics Insurance Policies and Procedures.
5. The Athletic Department will not be responsible for any expenses incurred by examination by a consultant if these procedures are not followed.

Injury or Illness Not Caused From Athletic Participation:

The Athletic Department will not be responsible for injuries when the student-athlete is not actively engaged in a formal game and/or practice under the direct supervision of their coaching staff. The Athletic Department will not be responsible for illnesses that are not directly related to athletic participation as determined by the team physician(s). *Summer coverage will be limited to injuries that occur while the student-athlete is under the direct supervision of a member of the Roosevelt Athletic Staff.* Injuries that occur while playing in outside leagues, tournaments, camp games, pick-up, 7 on 7 will not be covered. The student-athlete will be responsible for medical expenses incurred (pharmacy, hospital and physician bills, etc.) when an injury and/or illness is not directly related to intercollegiate athletic participation at Roosevelt University.

Insurance Coverage

Roosevelt University mandates that all full-time, on-campus students have health insurance for the entire academic year as well as summer if enrolled in classes. It is the responsibility of the student-athlete and his/her parents/guardian(s) to provide primary medical insurance coverage. **The Athletic Department provides secondary insurance coverage for ONLY THOSE INJURIES AND ILLNESSES THAT ARE A DIRECT RESULT OF PARTICIPATION IN INTERCOLLEGIATE ATHLETICS.** This policy will only take effect after all claims have been acted upon by the primary insurance company and the appropriate information has been given to the athletic training staff. It is the student-athlete's and his/her parents' responsibility to see that all bills are submitted to their insurance company. Failure to do so will relieve the Athletic Department of liability to pay benefits. The athletic department **WILL NOT BE FINANCIALLY OR LEGALLY REPOSNSIBLE** for injuries that are NOT directly related to intercollegiate athletic participation at RU. If the student-athlete is not insured by a parent or individual policy, they must purchase the Student Health Insurance policy available to all students through the university. The Athletic Department is not responsible for payment of this insurance.

Liability Insurance:

Extended to cover:

- A. Only those injuries reported to the athletic training staff and/or team physician within 48 hours from the injury producing incident if, and only if, it is a direct result of intercollegiate athletics participation.
 - B. Those injuries received during the athlete's season which in the opinion of the team physician(s) and the Athletic Director are directly attributable to participation in intercollegiate athletics while a full time student at Roosevelt University.
 - C. Medical expenses from athletically related injuries only when the student-athlete is enrolled in school at Roosevelt University.
 - D. Those expenses resulting from medical services which have been authorized by the athletic training staff through a referral to a medical specialist.
 - E. Injury to sound, natural teeth while participating in an official practice session or contest.
 - F. Lost or damaged contacts and damaged glasses will be replaced if and only if damages occurred during an organized practice/competition.
 - G. Expenses resulting from the breakage of prescriptive safety eye glasses broken or damaged while participating in a game or regular, supervised practice session. The athlete must report the damage to the athletic training staff at the time of the damage to the glasses.
 - H. The full payment of prescriptive drugs authorized by the team physician.
- ❖ Not covered are medications for pre-existing conditions (asthma, diabetes, high blood pressure, etc.), sexually transmitted diseases, diet supplements, antacids and birth control pills.

Medical Bills:

Athletic Department insurance requires that all medical bills be first submitted to the individual's primary insurance (family or individual plan). The university and secondary insurer cannot pay any portion of the bills incurred until the individual's insurance has acted on the claim. Once the itemized bill and a copy of the Explanation of Benefits are received in a timely manor, the claim will be processed. This information can be mailed directly to:

Roosevelt University
430 S Michigan Ave.
Chicago, IL 60605
Athletic Training
Auditorium Theater Room 658
Attn: Medical Insurance

Parents or guardian(s) are asked to keep copies for their records. The athletic department is not responsible for any delays in payments, collection notices, credit reports, etc, that occur due to bills not being submitted in a timely manner.