Loss of Insurance Benefits

Labette Community College athletes injured while participating in a Labette Community College sponsored activity (practice, game, or travel for Labette Community College) are covered under the Labette Community College athletic insurance policy. In order to receive these insurance benefits athletes must complete the following steps to insure Labette Community College will cover the expenses incurred from that injury.

1. **INJURY CLAIM SHEET — REQUIRED:** All athletes must fill out a injury claim sheet for any athletic injury incurred while attending LCC. Any medical bills to be paid by Labette Community College athletic insurance, including emergencies, must have an injury claim sheet signed by a Labette Community College employee verifying the injury. This form MUST be filled out within 30 days of the injury. All appointments must go through the Athletic Trainer. Appointments made outside the advice of the Athletic Trainer will be the responsibility of the athlete.

2. **PRE-APPROVAL:** Student athletes choosing to attain non-emergency treatment outside of Labette Community College pre-authorized team physicians without prior approval from Labette Community College insurance officials and/or insurance company will not be covered by LCC athletic insurance. Student athletes will become responsible for their own medical expenses should they obtain medical care outside LCC network area. Example: Electing to utilize a physicians group or surgical center outside LCC network area to obtain treatment and/or second opinions on treatment options.

3. **POST-PONING TREATMENT OF AN INJURY:** Athletes wishing to post-pone treatment against the advice of LCC employee(s) in order to get treatment at a later date may lose their ability to make a claim against Labette Community College insurance benefits.

4. **ATHLETES WITH PPO OR HMO COVERAGE — BE CAREFUL:** Athletes not following personal insurance instructions (HMO, PPO) for medical care may be at risk to lose benefits. Example: If your insurance does not pay because you did not get pre-authorization, Labette Community College’s athletic insurance will not cover the injury. All rules of YOUR insurance company must be followed first before Labette Community College’s insurance company can act on any injury account.

5. **PAPERWORK MUST COME THROUGH SECRETARY’S OFFICE:** Labette Community College’s insurance is considered secondary insurance. After your medical bills have been sent through your parent’s (or your own insurance), all bills and EOB (Explanations of Benefits) from said companies must be turned in to the Athletic Secretary’s office for processing. Failure to turn the needed paperwork in will delay or sometimes cause non-payment of bills due to time limitations on the policy.

6. **LCC INSURANCE DOES NOT COVER:**
   a. Out of season injuries/ailments, unless athlete is being supervised by, or is, under the direct orders of their Head Coach.
   b. Illness not directly related to “approved competition” or “practice”. Ex: colds; ulcers; measles; strep throat; tonsillitis.
   c. Injuries that fall outside the insurance company’s time line.
   d. Braces for prevention of injuries are not covered, but insurance does cover braces for rehabilitation purposes.

7. **I UNDERSTAND THE ABOVE:** By signing the bottom of this statement, I understand that failure to follow the above stated rules may result in some or possibly all my medical bills not being paid by Labette Community College. All other insurance rules still apply.

   _______________________________  /   /  
   Student Signature          Date          Sport

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2016-2017