

## What do I do If I am injured?

If you are an Intercollegiate Athlete, advise your coach you have been injured and see your athletic trainer or go to the Mount Holyoke Health Center for treatment. **Club sports athletes**, advise your club sport team captain of the injury as soon as possible. Go to the Mount Holyoke Health Center for treatment or referral.

**Complete** Part A of the Sports Injury Claim Form. Forms are available at Kendall, in the training room, with the Director or Assistant Director, or at the Mount Holyoke College Health Center.

**Get** the necessary medical treatment and **take** the form with you to the College Health Center (if you did not get it there). If you need to be referred for outside medical services the form must be given to the treating Physician who has to complete Part C of the form when you go for treatment.

**Then send** the form to your parent(s) for them to complete Part B (the “Other Insurance” section) of the form. When you get it back,

**Make** two copies. **Keep** one copy. **Bring** one copy to the Mount Holyoke College Health Center for your medical file. **Send** the original to the insurance company (information is on the form).

## When do claim forms have to be submitted?

Completed claim forms must be submitted within **90 days of the injury** or *you may be denied coverage*.

## I have the Student Medical Insurance Plan. Do I still have to complete a Sports Injury Claim Form?

Yes, you do. But because the policies are designed to work together, coordinating paperwork is usually easier if you have purchased the Student Medical Insurance Plan coverage. The Mount Holyoke College Health Center will provide a form when you come for treatment if you have not been given one by your athletic trainer or club captain.

Remember, all treatment must be coordinated through the Mount Holyoke College Health Center if you are on the Student Medical Insurance Plan, whether the injuries are sports related or not.

## How much insurance is there?

The Student Medical Insurance Plan provides \$500 for intercollegiate sports injuries. Club sports are covered as “any condition” subject to policy limits, terms and conditions. Coverage under this policy is primary.

The Sports Accident Policy provides up to \$65,000 for intercollegiate and \$25,000 for club sport injuries, and has a \$500 deductible. Coverage under this policy is excess of all other collectible insurance. ***If you do not carry the Student Medical Insurance Plan you are responsible for meeting the deductible either with your own insurance or out-of-pocket.***

The NCAA Policy insures for an unlimited amount (subject to policy terms) over the Sports Accident Policy, for intercollegiate sports only.

The limit on Club Sports Catastrophic Policy is \$5,000,000, for medical expenses only in excess of all other collectible insurance and a \$25,000 deductible.

## Are there any other limitations?

Some types of expenses have specific sub-limits. For example, dental costs for tooth injury are limited. Check with Koster Insurance Agency if you have any questions.

## What if I am injured in a sport that is not an Intercollegiate or Club Sport?

Other sports-related injuries, including College intramurals, personal sports activities or class activities are not excluded from the Student Medical Insurance Plan, and are covered under that policy or your own health insurance policy. Follow the claims instructions from the program.

## How do I know if a Club Sport is a “College recognized Club Sport”?

Check with the Athletics Department if you have any questions.

**!!! Remember !!!  
Report all claims as soon as possible!**

## Sports Injury Coverage

### What is covered?

If you are injured playing **Intercollegiate Sports** or in a College *recognized Club Sport*, some of the medical costs of treating your injuries are insured by sports accident insurance policies which the College purchases on behalf of all student athletes.

### What about other insurance which I have?

The sports accident insurance policies cover losses in *excess* of \$500. The Student Medical Insurance Plan (the standard student health insurance) covers only \$500 of any **intercollegiate sports injury**. The policies are designed to work together to give you comprehensive coverage. The deductible may be met by the College Student Medical Insurance Plan or by your own insurance.

The sports accident insurance policies are also *excess* of any other insurance you may carry. This means that if you are insured under your parents' or other health insurance policy, all the medical bills for your injury have to be submitted to that insurance company first. The sports accident insurance policies will pay the balance on unpaid bills (co-pays, deductibles, etc.) subject to policy terms and conditions.

Catastrophic Injuries are insured by the NCAA for Intercollegiate Sports, and by a Catastrophic Injury Policy for Club Sports. If you suffer a catastrophic injury, the College will meet with you about the coverage.

## For Additional Information or Claims Assistance

### CONTACT

Koster Insurance Agency  
500 Victory Road  
Quincy, MA 02171

Email: [studentcare@kosterins.com](mailto:studentcare@kosterins.com)

Telephone:  
1-800-457-559  
617-770-9889  
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617-479-0860

*The summary description of coverage in this brochure is for informational purposes only. In the event of any conflict between this brochure and any other description of the services provided and any other insurance policies, the actual insurance policy will control.*

MOUNT HOLYOKE COLLEGE

SPORTS INJURY COVERAGE

August 1, 2004 through July 31, 2005

WHAT YOU NEED TO KNOW