



Athletic Injury Policy – Please Read and Sign

Return or fax to: Oakton Community College, Office of Athletics, Attn: Lisa Bolinder

We are extremely pleased to welcome you and your son/daughter to Oakton Community College and hope that each participant will achieve academic, social, and athletic success. This memo is intended to help explain insurance guidelines and procedures for injuries that result in billable services.

Oakton Community College provides certified sports medicine professionals, including a team physician, athletic trainer, and registered nurse. Each student athlete is required to have a physical examination prior to participation in any practice or intercollegiate sport. The final decision on physical qualifications or reason for rejection is the responsibility of the team physician. The team physician also makes the decision on when an athlete may return to competition following an injury. William Briner, M.D., is Oakton's Consulting Physician. He oversees the athletic physicals and is on campus one day each week for appointments and consultations. Dr. Briner is medical director of the Lutheran General Sports Medicine Center, Park Ridge, Illinois, where he also is a member of the family practice faculty for Advocate Medical Group, 1775 Ballard Road, Park Ridge, Illinois, 60068. Care and treatment of an athletic injury by the team physician is not required. However, if a student athlete sees their personal doctor for an athletic injury, the personal doctor must submit "Release to Participate" documentation to the team physician prior to the student's return to competition.

All medical claims must first be submitted to the student's (or parents') primary insurance plan, and primary insurance policy guidelines must be followed. Oakton Community College provides secondary coverage for accidents sustained during team play or official team practice of intercollegiate sports, including sponsored and authorized team travel. In the absence of any other insurance carried for or by the athlete, Oakton's policy covers the cost of injury treatment. The College's policy does not cover expenses related to illnesses or conditions that are not sustained as the direct result of an accident in our intercollegiate sports program. This includes pre-existing conditions and non-athletic injuries.

In order to maximize the benefits under Oakton's secondary insurance plan, we ask that you read and understand the terms and conditions of your personal healthcare plan. Frequently, family plans contain special conditions especially HMO's that must be met before the carrier will consider payment of a claim. This is especially important if your plan requires a written referral from the primary care physician before seeking treatment from another physician. If a claim is denied by your personal carrier because the student athlete failed to adhere to the terms of your plan, or if the student athlete is living outside your network, Oakton's athletic insurance **will not** cover the claim, and payment of those medical bills becomes your responsibility. For continuity of care, you may want to determine if your primary health insurance will allow the student athlete to see Dr. Briner while enrolled at Oakton. We suggest that student athletes speak with the Oakton Athletic Trainer before seeking medical attention for a sports injury.

All student athlete medical bills incurred as the result of an accident in Oakton's intercollegiate sports program will be sent directly to your home address, unless the college has otherwise instructed the medical vendors. In some cases the athletic department may get a copy of the bill, but in no case will the athletic department be the primary place for the bill to be sent.

Claim Procedure:

- A. First submit the bills incurred to your family/employer group coverage or plan. They will take one of the following actions:
 1. Honor the claim and pay all or a portion of the bills incurred.
 2. Reject the claim and send a letter of denial. Reasons for a claim to be refused include the fact the student athlete is no longer part of a group policy after attaining the age of 23, or that sports injuries are excluded from coverage.
- B. If a balance remains after your family/employer group insurance or plan has contributed toward the claim, the following documentation should be submitted to the Athletic Trainer (Room 1341, Des Plaines campus):
 1. An explanation of benefits from the insurance company.
 2. A copy of the itemized bills incurred.

I have read the memo on Oakton's athletic insurance policies and understand and agree to the statements above.

Signature of Parent or Primary Insurance Holder _____ Date _____

Signature of Athlete _____ Date _____

Printed Name of Primary Insurance Holder _____

Printed Name of Athlete _____ Sport(s) _____