

Southwestern Oregon Community College

AP 8042 Student Athlete Insurance

It is the administrative procedure of Southwestern Oregon Community College that all students and all participants in intercollegiate athletics shall have primary medical insurance.

Southwestern Oregon Community College provides secondary medical coverage to supplement a student athlete's primary medical coverage in the event of injury incurred during participation in Southwestern's athletics program. Participation in Southwestern's athletics program includes competitions, practices, and classes specifically required or associated with team membership.

Southwestern shall not cover any individual who is not:

- On a current team roster with proper clearance, and
- A properly enrolled student of Southwestern at the time of injury, and
- Submitted all required paperwork including proof of primary medical insurance

Southwestern's secondary coverage begins when a student athlete's incurred injury care costs exceed \$1000 in one school year. The student athlete is responsible for paying the deductible amount of his/her primary medical insurance plan. Southwestern will act as secondary only after \$1000 of costs have been paid for by the student/primary insurer.

Southwestern shall not provide coverage for expenses that exceed those defined as customary and normal in-plan expenses. If an individual's primary insurance carrier reduces benefits below that which Southwestern requires due to "out of plan" care, the individual will be responsible for all additional charges.

Southwestern requires that a student athlete maintain primary medical coverage:

- That specifically includes coverage of intercollegiate athletics;
- With a deductible of no more than \$1000, keeping in mind that the athlete is responsible for the first \$1,000 of claims costs;
- That pays at least 70% of costs after deductible;
- With a coverage cap of at least \$25,000;
- Until he or she ceases participation in Southwestern athletics, or until fully cleared to resume athletic activity if injured, whichever is longer;
- Coverage continues the entire time an athlete is involved in athletic activities, including mandatory classes for team participation and off season optional athletic classes.

Southwestern permits a two-day period for the purposes of trying out for Southwestern's athletics teams. No prior medical clearance shall be required for purposes of trying out, and **no medical insurance coverage shall be extended by Southwestern to an individual trying out.**

Southwestern reserves the right to refuse coverage of an injury if, upon joining a team, an athlete (intentionally or otherwise) fails to disclose a preexisting injury or any medical condition found to contribute to the injury.

Adopted by Board of Education: Procedure #7.018 August 28, 1962

Revised: November 19, 1990

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