

Tusculum College Medical Consent Form

I, _____ understand the dangers inherent to, and the potential for injury while participating in, intercollegiate athletics while at Tusculum College. I am fully aware and understand that participation in intercollegiate athletics carries with it the risk of injury, ranging from minor sprains/strains, contusions, lacerations, etc.; joint injuries with or without significant internal derangement; fractures and dislocations; catastrophic injuries resulting in permanent disability of one or more joints, paralysis, and possibly death.

I/We hereby acknowledge that participation in the sport of _____ involves injuries listed above. I/We accept these risks in giving consent to participate in _____ during the _____ season by the undersigned athlete.
(sport) (year(s))

Athlete's Full Name _____ Date of Birth _____
(printed)

Athlete's Signature _____ Date _____
(parent/guardian if under 18)

I have read the memorandum entitled "Athletic Insurance Policy Overview" and understand the scope of Tusculum College's athletic accident insurance policy as well as its limitations.

Athlete's Signature _____ Date _____
(parent/guardian if under 18)

I understand that I have had the opportunity to ask questions about Tusculum College's athletic accident insurance policy.

Athlete's Signature _____ Date _____
(parent/guardian if under 18)

I authorize Tusculum College or its insurance agent to pay medical vendors directly for charges remaining after my insurance is utilized as the primary insurer.

Athlete's Signature _____ Date _____
(parent/guardian if under 18)

In the event of any changes in my insurance coverage, I will notify the Tusculum College Athletic Training department immediately.

Athlete's Signature _____ Date _____
(parent/guardian if under 18)

A photocopy of this authorization will be deemed as effective and valid as the original for up to two years from the date of this signature.

Athlete's Signature _____ Date _____
(parent/guardian if under 18)

**IF YOU DO NOT HAVE ANY MEDICAL INSURANCE, A LETTER FROM YOUR PARENT'S EMPLOYER
WITH VERIFICATION WILL BE NECESSARY.**

MEMORANDUM

To: Tusculum College student-athletes and parents

From: Chris Lenker, ATC/L, Associate Head Athletic Trainer

Date: 6/1/04

Re: Athletic Insurance Policy Overview

For several years, Tusculum College has provided a secondary (excess coverage) athletic accident insurance policy as a service to our student-athletes. We are happy to announce the renewal of our contract with Student Athletic Protection, Inc. as administrators of our policy.

As always, benefits will only be applied to medical costs incurred for treatment and/or rehabilitation of athletic injuries that are a direct result of intercollegiate activity and only after proper utilization the athlete's personal insurance, if any. Proper utilization may include an initial visit to a student-athlete's primary care physician or another in-network provider. Periodically, we encounter student-athletes whose insurance does not recognize any providers in Greeneville, Tennessee. These student-athletes have had to return home for services such as MRI and surgery. Consequently, we suggest contacting your personal insurance provider and asking about setting up an "away-from-home" or "guest provider" plan with local benefits.

Only injuries suffered in activities **supervised by a coach** are subject to secondary insurance benefits. Injuries suffered in team or individual workouts, conditioning or weight sessions that are not supervised by a coach will not be covered by the excess coverage policy.

Additionally, it is important that all medical care for injuries sustained during athletic participation be referred or coordinated by the Tusculum College Athletic Training staff. Typically, injured athletes will first be examined by a Certified Athletic Trainer and referred, if needed, to a team physician. The team physician will then direct further care. Any unauthorized referrals will not be subject to the secondary insurance benefits. Also, "second-opinions" *sought at the request of the student-athlete or his/her parents* will not be subject to secondary insurance benefits. Also, any treatment or therapy received as a result of the second-opinion visit will not be covered. Second-opinion referrals made by the Athletic Training staff or team physicians will continue to be covered.

Next, although we attempt to purchase the most comprehensive policy within our resources, this is not an all-inclusive policy. Several limitations to the policy exist in addition to those discussed above. These include, but are not limited to, sickness, hernia in any form, "playing" braces, orthotics, bioelectrical devices (such as bone growth stimulators), pre-existing or degenerative conditions, and medical expenses incurred more than 52 weeks after injury. Because of these limitations and the possibility of non-athletic injury or illness, athletes are strongly recommended to have personal medical insurance when arriving on campus. Additionally, if you have personal insurance, and this coverage changes during the course of the school year, it is your responsibility to let the Athletic Training staff know ASAP.

Lastly, it must be clearly understood that the student-athlete and/or his or her parents are ultimately responsible for all charges for the care of an athletic injury and the resolution of all claims. Tusculum College can guarantee no financial liability for expenses generated for medical care of an athlete. We will try to relieve any financial burden that may occur from the care of athletic injuries through the utilization of the department's secondary insurance policy. Also, insurance claim filing and consideration processes can often be lengthy; therefore, **if the threat of collection proceedings arise from an unpaid bill, the student-athlete/parents are strongly urged to pay all balances to avoid harm to the credit of the student-athlete or his or parents rather than wait for the insurance company to decide on benefits.** If benefits are subsequently assigned, the student-athlete or his or her parents can then be reimbursed.

If you have any questions about Tusculum College Athletic Department's secondary insurance program, please contact me at (800) 729-0256 x5366 or at clenker@tusculum.edu.