



ATHLETIC MEDICAL BILLING AND INSURANCE

ATHLETIC INJURIES

A student-athlete who suffers an athletically-related injury, or becomes ill during the applicable NCAA Sports season should report immediately to a staff athletic trainer. The athletic trainer will then evaluate and manage the student-athlete's care and refer to the team physician and/or medical facility appropriate for the care of the student's injury/illness. In emergency situations in which a student-athlete is unable to contact an athletic trainer, the student-athlete should report or be taken to either the Saint Louis University Student Health Center or the Saint Louis University Medical Center Emergency Room. It is essential that the athletic training staff be notified of the emergency treatment as soon as possible. Ongoing medical care of the student-athlete will need to be arranged through the staff's athletic trainers and the team physician and/or his/her designate. The athletic training staff and the team physician will work closely to outline a program of treatment and rehabilitation, as well as a timetable for a return to athletic activities.

INSURANCE COVERAGE

All student-athletes at Saint Louis University must carry and show proof of primary medical insurance. Medical insurance is also provided through the SLU Student Health Center for those who do not have primary insurance. Primary insurance must be maintained as long as you are a student-athlete at SLU. The NCAA does not permit Saint Louis University to provide coverage or pay the bills incurred for expenses related to illnesses or conditions which are not sustained as the direct result of an accident in our intercollegiate sports programs. The athletic accident insurance at Saint Louis University provides SECONDARY in-excess coverage for accidents while participating in the play or official practice of intercollegiate sports. The Athletic Department has secured SECONDARY in-excess medical coverage for all athletes, with limits of \$75,000.00, including a \$10,000.00 accidental death and dismemberment benefit.

**THE SECONDARY POLICY WILL PAY ONLY THOSE ATHLETICALLY RELATED EXPENSES
NOT COVERED BY THE ATHLETE'S PRIMARY INSURANCE OR PARENT'S POLICY.**

NON-RELATED ATHLETIC INJURY

Under NCAA guidelines, Saint Louis University cannot assume responsibility for any injury which is not the direct result of participation in intercollegiate athletic competition or organized practice. The University cannot assume responsibility for the medical treatment of an illness unless it is a result of participation or precludes participation in season for the student-athlete. The University will not be financially responsible for any pre-existing condition a student-athlete might have prior to his/her attending Saint Louis University. The student-athlete is financially responsible for medical expenses related to pre-existing injuries and illnesses. Every incoming student-athlete will have a complete pre-participation physical examination. Any pre-existing illnesses or injuries will be identified at this time. While treatment for such conditions can be provided the Athletic Department assumes no financial responsibility for their management. Pre-existing injuries or illnesses not disclosed during the pre-participation physical evaluation or later exacerbated by intercollegiate sport participation remain the financial responsibility of the student-athlete. Medical care and evaluation for injuries or illnesses that are not related to the student-athlete's participation in Saint Louis University intercollegiate programs may be sought through the Saint Louis University Student Health Service or through the student's private physician. The Student Health Center is available to all Saint Louis University students. The Student Health Center is located on the 1st floor of Marchetti Towers East. Please contact SLU Student Health Center (314-977-2323) for operating hours or physician hours.



SECOND OPINIONS

If, at any time, a student-athlete wishes to seek a second medical opinion, he/she may do so. This second medical opinion is his/her financial responsibility. Saint Louis University will not be financially responsible for any cost associated with second medical opinions which are sought by student athletes and/or their Guardians/Parents. If the student-athlete remains under the care of the physician who provided the second medical opinion, the student-athlete may forfeit the rights and privileges for treatment and/or rehabilitation performed by Saint Louis University physicians and staff athletic trainers. The student-athlete is considered to be the patient of the physician providing the second medical opinion until he/she is released by that physician. Once released, return to intercollegiate athletic competition at Saint Louis University will be at the discretion of the Saint Louis University team physician.

MEDICAL BILLING CLAIM PROCEDURES

All medical bills you incur as a result of an injury/illness in the intercollegiate sports program will be sent directly to you or your home address, unless the University has instructed the medical vendors otherwise. Please forward all medical bills that are athletically related to your participation in athletics at Saint Louis University to:

Director of Sports Medicine
Saint Louis University
3330 Laclede Ave
St. Louis, MO 63103
Fax: (314) 977-3178

In addition, please include all bills and documentation (Estimate of Benefits) from your PRIMARY insurance. Medical bills incurred as a result of SLU athletic participation and not entirely covered by your PRIMARY insurance plan, can be processed through the Department of Athletics to the SECONDARY insurance provided by SLU Department of Athletics covering all student-athletes. If additional information is needed by the secondary insurance providers please cooperate with them. They will process the claim in the least amount of time. Please remember that insurance carriers may take up to one year to process and pay a claim.

FAILURE BY YOU OR YOUR FAMILY TO FOLLOW THESE PROCEDURES WILL CAUSE FORFEITURE OF COVERAGE UNDER THE DEPARTMENT POLICY AND MAY DISQUALIFY YOU FROM ATHLETIC PARTICIPATION AT SAINT LOUIS UNIVERSITY.

