

To: Student-Athletes and their Parents/Spouses
From: Amy Schlachter
Malone College Associate Athletic Trainer
Coordinator of Athletic Insurance
Re: 2008-2009 Intercollegiate Athletic Sports Insurance Program

Please take time to read this letter in its entirety regarding the sports insurance procedures as there are important issues that could affect your ability to participate in Malone College's athletic program. Careful attention should be given to your personal policy deductible vs. that of Malone's insurance plan which can be noted in more detail below. The following insurance policies/procedures will be followed:

- All athletes are required to carry a primary insurance policy. This policy may be a private policy carried by the athlete or their parents or spouse, the insurance policy offered by Malone College, or a combination of the two. **No athlete will be allowed to participate in any intercollegiate sport without completing the Student Athlete Insurance Questionnaire form and returning it to the athletic training staff.**
- If you have personal insurance coverage, you may opt to waive out of the Malone insurance plan. This can only be done at www.studentinsurance.com. **The waiver deadline is July 3, 2008.** You will be charged the \$370 for the school insurance policy if you do not complete this waiver by the deadline. To opt out of the Malone insurance plan go to the above website and search for Malone in the institution search box. Next, click on the top left link that says waive insurance. Follow the steps and create an account.
- All athletes added to a roster after the July 3rd deadline have 30 days to sign up for or opt out of the Malone insurance plan.
- Your private insurance is considered first and primary for all athletic claims.
- All athletes are covered for free under Malone College's intercollegiate sports insurance policy (this policy is used secondary to your personal insurance).
- All athletic injuries must be reported to an Athletic Trainer as soon as possible so that the appropriate insurance claim forms can be filled out. The athlete and/or parent are responsible for making sure they return the claim form to the athletic training staff within 30 days from the date of the injury so that it may be filed with the insurance company. If you fail to report your injury or return your claim form in the appropriate time frame you will be responsible for all bills associated with your injury and will not be covered under the intercollegiate insurance policy.
- After your private insurance has processed your claims, if there is a balance due, you must forward copies of your insurance company's Explanation of Benefits forms (EOB's) along with copies of all itemized bills (UB92 or HCFA form) to the Malone College athletic training staff at 515 25th St NW Canton, OH 44709 or Fax: 330-471-8298 ATTN: Amy Schlachter.
- Be advised, the Malone College intercollegiate insurance policy carries a \$2000 deductible per injury. **Should you choose to waive the primary policy offered by Malone you will be responsible for paying any amount up to the \$2000 deductible that your insurance company does not cover.** You can avoid this deductible by picking up the primary insurance policy as it has zero deductible and pays 100% of reasonable and customary charges up to \$2000 per injury.
- Any bills not paid by your primary insurance or the Malone College intercollegiate insurance policy will become your responsibility.
- If you should have any questions regarding these procedures, you can call any of the following numbers for assistance:

Amy Schlachter
Malone Athletic Trainer
Coordinator of Insurance
330-471-8297

Pat Brenckle
Leonard Insurance
1-800-455-1904

Ron Messner
Controller
Malone College
330-471-8116