

TO: Ohio Northern University Parents of Intercollegiate Athletes
FROM: Mr. Kurt Wilson, Head Athletic Trainer
DATE: August 2009
RE: ONU Supplemental Accident Insurance Coverage for Athletic Injuries

The **ONU Supplemental Accident Insurance Coverage for Athletic Injuries** plan is automatically provided by Ohio Northern University if your son or daughter is an intercollegiate athlete (NO enrollment necessary) and provides supplemental accident benefits for them when they sustain athletic-related injuries. Athletic-related injuries are defined as those that occur during activities that are supervised by a coach. Coverage is subject to specific policy terms and conditions and includes certain restrictions and exclusions(*) of which you should be aware. The **ONU Supplemental Accident Insurance Coverage for Athletic Injuries** plan has a \$2,000 deductible (per Injury) and provides up to \$75,000 worth of coverage (per injury). This \$2,000 deductible is the responsibility of the student athlete and can be met one of three ways: **Ohio Northern University Student Injury and Sickness Insurance** plan, student-athlete's primary insurance plan (either their own or parent's coverage), or out-of-pocket.

The Ohio Northern University Athletics Department strongly encourages student athletes to purchase the Ohio Northern University Student Injury and Sickness Insurance as the student athlete's primary medical insurance plan.

With the purchase of the **Ohio Northern University Student Injury and Sickness Insurance** Plan the student is protected for the first \$2,000 of covered medical expenses incurred for a covered accident while participating in the play or practice of intercollegiate athletics. This will also meet the \$2,000 deductible for the **ONU Supplemental Accident Insurance Coverage for Athletic Injuries** plan as indicated above. There is a limited enrollment period for the purchase of the **Ohio Northern University Student Injury and Sickness Insurance** Plan. *The deadline to enroll is August 17, 2009.* For a full description of coverage including costs, benefits, exclusions, any reductions and limitations, and the terms under which the coverage may remain in force, please refer to the insurance plan brochure. The plan brochure and specific information regarding the **Ohio Northern University Student Injury and Sickness Insurance Plan** can be found at the following website:

www.uhcsr.com/onu

* SOME OF THE SITUATIONS NOT COVERED IN THE ONU SUPPLEMENTAL ACCIDENT POLICY: 1) Dental treatment, except for accidental injury to sound, natural teeth. 2) Air travel, except as a passenger on a regularly scheduled flight of a commercial airline, or chartered aircraft only while participating in a school sponsored intercollegiate sport activity. 3) There is no coverage for injuries received prior to entry to Ohio Northern University. 4) There is no coverage for injury or damage to dental partials or plates, or for the breakage or loss of eye glasses or contact lenses. ANY INJURY SUSTAINED MUST BE REPORTED TO THE ONU ATHLETIC TRAINING STAFF, IMMEDIATELY. All claims must be reported and bills submitted as outlined in the Student Injury and Sickness Insurance Brochure. Information regarding the claims filing process for the ONU Supplemental Accident Policy will be mailed to you if the injury will incur more than \$2,000 in medical expenses. Failure of your son or daughter to report injuries in a timely manner or not following appropriate claims procedures may affect payment of your claim.

Please also note the NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate activity (subject to all policy terms and conditions.) The policy has a \$75,000 deductible, which is met by the **ONU Supplemental Accident Insurance Coverage for Athletic Injuries** plan and provides additional coverage in the event of a catastrophic injury. More information on the program can be found on the NCAA's website at www.ncaa.org.

Please note that Ohio Northern University assumes no responsibility whatsoever for any uninsured expenses, and I strongly recommend that the student have coverage through a primary health insurer to minimize out-of-pocket expenses.

If you have any questions regarding this requirement please contact:
Kurt Wilson – Head Athletic Trainer: (419) 772-2559