



EXPLANATION FOR PAYMENT OF MEDICAL SERVICES FOR ONU INTERCOLLEGIATE ATHLETES

The following information is a description and explanation of the payment for medical services that your son/daughter may occur as an ONU intercollegiate athlete.

ATHLETIC INJURIES

Son/Daughter sustains an athletic INJURY – defined as activities that are **SUPERVISED** by a **COACH**.



Son/Daughter **MUST** report the injury to one of the ONU Staff Athletic Trainers.



If necessary, your son/Daughter will “typically” go to one of the following medical providers for service. *Unique injuries requiring a specialist will be addressed at the time of injury.*

*Dr. Todd Ignarski, MD
Ignarski Family Practice
750 W. High St., Suite 390
Lima, OH 45801*

*Lima Memorial Hospital
1001 Bellefontaine Ave
Lima, OH 45804*

*Dr. James Nieman, MD
Orthopaedic Institute of Ohio
801 Medical Drive
Lima, OH 45804-4099*

*St. Rita's Medical Center
830 W. High St.
Lima, OH 45801*



Medical expense is incurred.



Any injury that accumulates medical expenses LESS than \$2,000 is the responsibility of the Student Athlete and will be billed to their insurance.

****IF** your son/daughter has **ONU Student Medical Insurance** then THIS is their PRIMARY coverage and your insurance coverage becomes their SECONDARY coverage.



Any injury that accumulates medical expenses OVER \$2,000 could potentially require the ONU SUPPLEMENTAL ACCIDENTAL MEDICAL INSURANCE COVERAGE OF ATHLETIC INJURIES plan to pay.

The ONU athletic training staff will initiate the claims procedure and then the remaining claims procedure is completed by the student athlete or parent. The insurance company will then mail information and claim procedure instructions to the student athlete or the parent if under age 18.



As an intercollegiate athlete, your son/daughter is **AUTOMATICALLY** provided with the ONU SUPPLEMENTAL ACCIDENTAL MEDICAL INSURANCE COVERAGE OF ATHLETIC INJURIES. This is medical coverage for ONU intercollegiate athletes who sustain **ATHLETIC-RELATED** injuries – defined as activities that are **SUPERVISED** by a **COACH**.

**Coverage is subject to specific policy and terms and conditions and includes certain restrictions and exclusions which you should be aware.*

** SITUATIONS NOT COVERED BY THE ONU SUPPLEMENTAL ACCIDENTAL MEDICAL INSURANCE COVERAGE OF ATHLETIC INJURIES plan: 1) Dentistry, except accidental injury to sound, natural teeth, maximum \$500 per tooth. 2) Air travel, except as a passenger of a regular airline. 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.*

ONU SUPPLEMENTAL ACCIDENTAL MEDICAL INSURANCE COVERAGE OF ATHLETIC INJURIES plan has a **\$2,000** deductible. This is the **RESPONSIBILITY** of the **STUDENT ATHLETE** and can be met one of three ways:

- 1) **ONU Student Medical Insurance**
- 2) **Other insurance (Student Athlete's Own or Parents)**
- 3) **Out-of-Pocket**

***PLEASE NOTE:** The student athlete's primary and/or secondary insurance will be billed until payment is exhausted. It is possible that your primary and/or secondary may pay over \$2,000 and may pay ALL bills incurred without additional payment from the ONU SUPPLEMENTAL ACCIDENTAL MEDICAL INSURANCE COVERAGE OF ATHLETIC INJURIES plan.

If the medical expenses are exhausted by the student athlete's primary and/or secondary insurance and the medical expenses paid are over \$2,000 then the remaining expenses will be submitted to the ONU SUPPLEMENTAL ACCIDENTAL MEDICAL INSURANCE COVERAGE OF ATHLETIC INJURIES plan for payment assistance.

If the medical expenses paid are still under \$2,000 after payment is exhausted, you will then pay the difference in this \$2,000 deductible prior to the ONU SUPPLEMENTAL ACCIDENTAL MEDICAL INSURANCE COVERAGE OF ATHLETIC INJURIES plan for payment assistance.

**NON-ATHLETIC INJURIES or SITUATIONS NOT COVERED BY THE ONU
SUPPLEMENTAL ACCIDENTAL MEDICAL INSURANCE COVERAGE OF
ATHLETIC INJURIES PLAN**

Son/Daughter sustains a non-athletic INJURY – defined as activities that are NOT supervised by a coach.



Son/Daughter MUST report the injury to one of the ONU Staff Athletic Trainers.



If necessary, your son/Daughter will “typically” go to one of the medical providers, previously listed, for service. *Unique injuries requiring a specialist will be addressed at the time of injury.*



Medical expense is incurred.



ANY injury that accumulates medical expenses is the responsibility of the student athlete and will be billed to their insurance.

PLEASE NOTE: A non-athletic injury or situations not covered in the ONU Supplemental Accidental Medical Insurance Coverage of Athletic Injuries plan will NOT receive any additional payment assistance.



Further Questions?

Please Contact:
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Ohio Northern University
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