

Dear Parent:

It is with a sense of great anticipation that we look forward to the coming athletic year at Concordia University. Your son or daughter will soon be involved in athletic competition as a representative of our University in what we hope will be a great year for Eagle Athletics.

One major area that the athletic department must cover with parents is the area of potential injury. To be covered by Concordia athletic insurance, the injury must be sustained while participating in an actual game, practice, or scrimmage, or while in transit from one campus to another to participate in a scheduled intercollegiate athletic event. A report of the injury must be immediately filed with one of the Certified Athletic Trainers. All students must have primary insurance. If an incident does occur Concordia is used as secondary insurance.

We hope you never have need of this information during your student's athletic participation at Concordia University, but we must give you some guidelines to follow when extensive care or surgery for an injury is necessary. These guidelines are essential to expedite care, treatment and payment to the involved parties.

1. Before registration, the athletic trainer needs the name, policy group number, address, and verification phone number of your insurance carrier. An insurance form has been provided for you to fill out. Please make sure this is mailed to us as soon as possible. If it becomes necessary we will admit your son or daughter to the hospital with this insurance information. It is necessary for you to have a personal policy on your son or daughter, covering athletic injuries before practice begins. If you do not have insurance you must purchase an insurance plan. The Wellness Center has information on a student health insurance plan, if you are unable to secure coverage elsewhere. If you would like more information on this plan, contact Elizabeth Miner in the Wellness Center, 949-854-8002 ext. 1371
2. Upon you receiving any billings, please submit each and every one of them to your insurance company and forward a copy of the original (itemized) immediately to the athletic trainer or insurance coordinator, Elizabeth Miner.
3. Please request work sheets (Explanation of Benefits) on payments made by your insurance company or statement by your insurance company of areas they do not cover. Forward these to the athletic trainer. Because Concordia University's athletic insurance is secondary insurance, we must show proof that all bills have been submitted to your insurance company first.
4. Because these processes do take time, up to 1 year in some cases, do not be alarmed with credit statements.
5. File and follow-up care in the same manner.

Sincerely,

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