



SPORTS MEDICINE

Medical Care & Insurance Procedures

Weatherford College (WC) Athletics Department seeks to provide comprehensive athletic training services for its student-athletes, including preventive services, first aid, and physical rehabilitation.

Medical Certification for Individual Student-Athlete Participation:

The WC Athletics Department requires all student-athletes to complete a pre-participation physical examination prior to the student-athlete being issued equipment, being permitted to attend any practices or strength and conditioning session, and/or competing in any inter-collegiate athletic activities. The pre-participation physical examination **MUST** be administered by a WC Team Physician and/or his/her designee and must be completed on an annual basis. The examination includes, but is not limited to:

1. Completion of a **Health Insurance Information/Affidavit of No Insurance**
2. A photocopy (front & back) of the student-athlete's current **health insurance card and prescription benefits card**
3. Completion of a **Health History Questionnaire** for incoming freshman/transfer students
4. Completion of a **Medical Consent & Medical Information Release Authorization**
5. Completion of a **General Information & Emergency Contacts**

Selected individuals may be required to complete additional tests and/or examinations as needed. Upon successful completion of the aforementioned pre-participation physical examination process, the student-athlete will receive approval/certification from the WC Sports Medicine Department to be issued equipment, and to participate in practice, strength and conditioning sessions, and/or competition.

If, for any reason, the student-athlete is not approved/certified for intercollegiate athletics participation, he/she will be notified by the WC Team Physician and/or a member of the WC Sports Medicine Department at the end of the pre-participation physical examination.

Scholarship student-athletes:

1. Costs associated with any additional tests, consultations, and/or medical procedures needed to gain approval/certification for participation will be sent to the student-athlete's primary health insurance for payment first.
2. Costs not paid by the student-athlete's primary health insurance will be sent to WC's Athletics Insurance for payment second.

3. Costs not paid by WC's Athletics Insurance will be paid by the WC Athletic Department.

Non-scholarship student-athletes:

1. All costs associated with any additional tests, consultations, and/or medical procedures needed to gain approval/certification for participation in inter-collegiate athletics at WC will be the responsibility of the student-athlete and/or his/her primary health insurance.

No member of WC Athletics Department will permit a student-athlete to participate, nor will WC provide insurance coverage to any student-athlete who has not completed the pre-participation physical examination procedure.

If a student-athlete is absent for his/her scheduled physical examination, and the absence is unexcused, he/she will have one (1) opportunity to "make-up" the physical examination at a time agreeable with WC Sports Medicine Department and the WC Team Physicians and/or his/her designee. If the student-athlete is absent for the "make-up physical examination", he/she will be responsible for scheduling an appointment with a WC Team Physician or designee to complete the required physical examination. This physical examination will be **at the student-athlete's own expense. The physical examination must be completed and on file in the Sports Medicine Department before the student-athlete is permitted to participate in intercollegiate athletics at WC.**

Exit Physical Examinations:

Every student-athlete must schedule an appointment with a member of the WC Sports Medicine Department, prior to the conclusion of every spring academic term, for the purpose of an "Exit Physical Examination". This will include a review of all injuries and/or illnesses received during participation throughout the year and referral for follow-up care if applicable.

Insurance Coverage of Student-Athletes:

ALL WC STUDENT-ATHLETES SHOULD BE COVERED BY SOME TYPE OF INDIVIDUAL HEALTH INSURANCE BEFORE PARTICIPATING IN ANY PRACTICE, GAME, AND/OR COMPETITION. The student-athlete's insurance should cover athletics related injuries and/or illnesses, and shall be considered the **PRIMARY** INSURANCE COVERAGE FOR ALL ATHLETIC RELATED INJURIES. The student-athlete must complete a Health Insurance Information form or an Affidavit of NO Insurance form and supply a photocopy (front & back) of the health insurance card on a yearly basis.

The WC Athletics Department provides a medical and catastrophic insurance program for **ALL** student-athletes. ***THIS POLICY, HOWEVER IS SECONDARY TO, OR IN EXCESS OF, PERSONAL FAMILY MEDICAL INSURANCE COVERAGE,*** and covers only injuries/illnesses/accidents resulting from the direct participation in the intercollegiate athletics program during the dates of the primary competitive season and designated off-seasons as approved by the Director of Athletics according to NJCAA regulations.

104 Week Limitation on Secondary Insurance Coverage:

WC's medical and catastrophic insurance program will pay for the excess of the "Necessary" medical treatment up to the "Usual" and "Customary" charges for such expense incurred within 104 weeks (2 years) from the initial date of the injury/illness/accident. The first expense must be incurred within sixty calendar days of the date of the injury/accident. It is the responsibility of the WC athletic trainer to keep track of the 104-week time period and notify the Director of Athletics and/or his designee of any cases approaching the 104 week limitation.

Compliance with Insurance Company Requests:

It is the student-athlete's and his/her parent(s)/guardian(s) responsibility to understand the conditions that apply to their policy and comply with any requests for information from the primary insurance company. Any delinquent bills resulting in bad credit due to non-compliance with insurance company requests may be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s).

In the event that a student-athlete and/or his/her parent(s)/guardian(s) receives payment/reimbursement directly from their insurance company for athletic related injury/illness claims, ***the full account balance becomes the responsibility of the student-athlete and/or his/her parent(s)/guardian(s), until payment is turned over to the provider.***

HMOs:

If a student-athlete's primary insurance is an HMO, the WC Sports Medicine Department strongly encourages the student-athlete and/or his/her parent(s)/guardian(s) to change the primary care physician (PCP) to a WC Team Physician or local physician. This will allow the student-athlete to have a network of physicians in the Weatherford area, as well as better access to care. A member of the WC Sports Medicine Department can assist in this process.

Insurance Policy Changes:

The WC Sports Medicine Department must receive any changes to a health insurance policy as soon as they occur. If proper notification is not received, the WC Athletics Department may not be responsible for any delays in payment, collections notices, credit reports, etc. that occur.

Medical Bills:

In the event that a student-athlete should receive a bill/statement for an injury/illness that occurred as a direct result of participation in intercollegiate athletics at WC, the student-athlete must submit the bill/statement to the WC certified athletic trainer in a timely manner. Bills not received in a timely manner may be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s). **The WC Department of Athletics and/or the WC Sports Medicine Department WILL NOT be responsible for any delays in payment, collections, notices, credit reports, etc. that occur due to bills not being submitted in a timely manner.**
Submit all correspondence to:

Weatherford College Athletics Department, Attn: Chris Nelson
225 College Park Dr., Weatherford, TX 76086
Phone: (817) 598-8830 • Fax: (817) 598-6342

Exclusions and Limitations:

The WC Athletics Department's secondary medical insurance policy **WILL NOT** apply to the situations indicated below. This list is not all-inclusive.

1. Injuries/illnesses that are not the direct result of intercollegiate athletics participation during the dates of the primary competitive season and designated off-seasons as approved by the Director of Athletics according to NJCAA regulations.
2. Experimental procedures.
3. Cosmetic surgery or procedures unless directly related to an athletics related injury.
4. Hospital room and board charges in excess of the semi-private room rate unless hospitalized in an intensive care unit.
5. Injuries/illnesses that are a result of intramural, club sports, and recreational activities (non-intercollegiate activities), as well as training/conditioning activities that occur outside of the primary competitive season and designated off-season periods.
6. Injuries/illnesses that are recurrences of old injuries/illnesses which were sustained before participation in the intercollegiate sports program.
7. Expenses for athletic injuries incurred after completion of the student-athlete's intercollegiate athletic eligibility.
8. Medical expenses beyond the limitations and exclusions of, or not covered by the WC Department of Athletics insurance policy.

THE IMPORTANCE OF HAVING SOME FORM OF PERSONAL HEALTH INSURANCE COVERAGE CANNOT BE OVEREMPHASIZED. Medical bills resulting from the aforementioned activities will be submitted to the student-athlete's primary medical insurance. **Any unpaid balances are the responsibility of the student-athlete and/or the student-athlete's parent(s)/guardian(s).**

The Master Insurance Policy on file at WC contains all of the provisions, limitations, exclusions, and qualifications of the WC Athletics Department's insurance policy, some of which may not be included in this brochure. If any discrepancy exists between this brochure and the Policy, the Master Policy will govern and control the payment of benefits.

International Student-Athletes:

Weatherford College strongly suggests that **ALL** international students obtain some type of health insurance prior to enrollment. ***The International Student Admissions Office at WC can assist the student-athlete with all insurance inquiries.***

If a student-athlete has health insurance coverage, it is the responsibility of the student-athlete and/or his/her parent(s)/guardian(s) to confirm with their insurance carrier that the insurance policy is viable in the United States. International student-athletes already covered by insurance that meets WC as well as Federal requirements, must provide written proof of coverage to the WC Athletic Department. The information should be in English and should clearly specify the amount, period, and type of coverage, the deductible, the company rating, any co-payments, exclusions, the policy concerning pre-existing conditions, and that the policy may be used in the United States.

The aforementioned guidelines may not be exact in every situation and for every student-athlete. International insurance regulations are continually amend and changed by the U.S. government. The WC Sports Medicine Department will not be held responsible for changes that the College or Government may make, and/or the student-athlete's failure to check the specific guidelines for their country or insurance company. It is the student-athlete's responsibility to make sure that they are in compliance with Federal and WC Department of Athletics regulations at all times.

Physician Referrals/Consultations:

The WC Department of Athletics and Sports Medicine Department has fostered positive relationships with many medical providers in the Weatherford and Fort Worth, Texas area who have consistently provided high quality services to WC student-athletes. Members of the WC Sports Medicine Department will refer student-athletes to these providers, unless extenuating circumstances necessitate a different provider. Student-athletes with HMO policies are strongly encouraged to have a local primary care physician (PCP), so that timely care can be given.

All student-athletes must be seen and evaluated by a WC certified athletic trainer before a referral to a physician will be made. A member of the WC Sports Medicine Department must authorize and properly refer all student-athletes to see a physician or medical consultant, and/or for diagnostic tests. **If a student-athlete decides to see a physician/medical consultant, and/or undergo diagnostic test WITHOUT prior authorization/referral from a member of the WC Sports Medicine Department, the student-athlete and or the student-athlete's parent(s)/guardian(s) will be financially responsible for any and all medical bills incurred.**

Orthopedic and/or Medical Second Opinions:

If a student-athlete and/or his/her parent(s)/guardian(s) desire another physician's opinion on an orthopedic and/or medical injury/illness, a WC certified athletic trainer will make arrangements for the second opinion with a qualified local physician. **If a student-athlete decides to see an orthopedic and/or medical physician without the authorization of a member of the WC Sports Medicine Department, the student-athlete and/or the student-athlete's parent(s)/guardian(s) will be financially responsible for any and all medical bills incurred.**

Dental Care:

The WC Athletics Department's medical insurance program will assume financial responsibility for dental care resulting from the direct participation in the intercollegiate athletics program as approved by the Director of Athletics according to NJCAA regulations. As with other injuries, this insurance is **SECONDARY** to, or in excess of, personal family medical insurance coverage.

Injury/Illness Reporting Procedures:

Any certified intercollegiate athletics participant who is injured/becomes ill must **IMMEDIATELY** report the injury/illness to a member of the WC Sports Medicine Department. Costs pertaining to an injury and/or illness not reported in a timely manner may be the responsibility of the student-athlete and/or his/her parent(s)/guardian(s).

Non-Sports Related Injury/Illness Procedures:

The WC Sports Medicine Department **CAN NOT** assume financial responsibility for injuries and illnesses that are not directly related to participation in the intercollegiate athletics program. (E.g. colds, cough, flu, etc.)

Missed Doctor's Appointment Policy:

Student-athletes who are late and/or fail to show-up for scheduled appointments with the team physician, medical consultants, physical therapists, and/or diagnostic tests/procedures will be financially responsible for any and all charges resulting from the missed appointment. In addition, the student-athlete will be responsible for rescheduling the appointment and providing his/her own transportation.

Contact Lens Policy:

Student-athletes in need of an eye exam and/or contact lenses during the student-athlete's competitive in-season will be referred to an Optician by a member of the WC Sports Medicine Department. If applicable, student-athletes will receive an applicable supply of contact lenses. One (1) pair of lenses will be kept by the student-athlete's certified athletic trainer in case of an emergency. Student-athletes may not:

1. Schedule an appointment without prior authorization and the proper referral from a member of the WC Sports Medicine Department
2. Receive colored and/or novelty contact lenses
3. Receive glasses/sunglasses in lieu of contact lenses
4. Receive more than a six-month supply of contact lenses at any one time

Student-athletes wishing to receive contact lenses during their off-season/non-competitive in-season must pay for the lenses themselves.

"Out-of-town" Physical Therapy/Rehabilitation Procedures:

At times, it may be necessary for a student-athlete to utilize an "out-of-town" physical therapy facility. In such situations, permission must be granted from the Athletic Director. Such referrals must come from a member of the WC Sports Medicine Department. **If a student-athlete decides to utilize physical therapy/rehabilitation services without authorization of a member of the WC Sports Medicine Department, the student-athlete and/or the student athlete's parent(s)/guardian(s) will be financially responsible for any and all medical bills incurred.**



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As a student-athlete at Weatherford College, I _____ agree to the aforementioned rules, regulations, criteria, and procedures set forth by the Weatherford College Departments of Athletics and Sports Medicine. I understand that not following these procedures may result in me and/or my parent(s)/guardian(s) being held financially responsible for any and/or all medical expenses I incurred while a student-athlete at Weatherford College.

I also understand I have the direct responsibility for reporting all injuries to the athletic trainer. My physical condition is dependent upon an accurate medical history and a full disclosure of any symptoms that are present. There is a possibility that participation in my sport may result in a head injury/concussion. I understand the importance of immediately reporting all symptoms of a head injury/concussion to the athletic trainer and being compliant and truthful on how I am feeling through the process of return to play.

By signing below, I acknowledge that my institution has provided me with education on what a concussion is and has given me the opportunity to ask any questions that I may have.

Printed Name of Student Athlete

Signature and Date

Printed name of Parent/Guardian (If under 18)

Signature and Date

Printed name of Parent/Guardian

Signature and Date