



Insurance Requirements

- Embry-Riddle Aeronautical University requires that all students have individual health insurance. United Health Care Student Resources (UHC-SR) is the insurance carrier option offered by the school.
- Embry-Riddle Aeronautical University Athletics Department requires that the student-athlete's insurance covers intercollegiate athletics related injuries and/or illnesses. It must be considered the **PRIMARY** insurance coverage for all athletics related injuries. The ERAU Athletics Department provides an excess medical insurance policy to assist in the coverage of student-athlete athletic related injuries. This policy is **SECONDARY** to, or in excess of, individual health insurance coverage, and covers only injuries/illnesses/accidents resulting from direct participation in intercollegiate athletics during countable athletically related activities. Because of this secondary coverage, any primary insurance company or carrier that is considered secondary in the event of other health insurance **WILL NOT BE ACCEPTED** by the ERAU Athletics Department for participation in intercollegiate athletics (ex. TRICARE, Medicare, Medicaid).
- The Embry-Riddle Athletic Department **does not accept any international insurance**, including, but not limited to, an international student-athlete's home country insurance coverage, including policies through HSI and/or Equian, and travel insurance (ex. GOUDA, ISO, ISA). Due to the administrative burden of coordinating foreign health insurance policies, as well as the financial risk placed on both the student-athlete and the Embry-Riddle Athletic Department, international insurances will not be accepted for participation in athletics. The Embry-Riddle Athletic Department **DOES NOT ACCEPT ANY OUT OF STATE HMO INSURANCE POLICIES**.
- Often, health insurance plans have limited or no benefit outside of your home area except for emergency room visits. It may not cover physician visits, follow-up care, diagnostic evaluation, and/or surgery. Please contact your health insurance company to verify that you have medical coverage outside of your home area. Many companies will provide 'away from home' coverage with pre-planning and some advanced paperwork. If the student-athlete's insurance coverage is through an HMO or managed care, the Embry-Riddle Sports Medicine Staff encourage changing the student-athlete's Primary Care Physician (PCP) to the ERAU Team Physician:
Dr. Dennis Wen
201 N. Clyde Morris Blvd, Suite 200
Daytona Beach, FL 32114
Phone: (386) 254-4165
Fax: (386) 254-4339
- The Embry-Riddle Sports Medicine Staff must receive any changes to a health insurance policy within 30 days of change. If proper notification is not received, the Embry-Riddle Athletics Department will not be responsible for delays in payment, collections notices, credit reports, etc. that occur.
- If the student-athlete does not have primary insurance coverage at the time of injury, the Embry-Riddle Athletic Department **will not be responsible for ANY and ALL charges relating to the injury**.
- Embry-Riddle Aeronautical University will not pay individual or family health deductibles. If the primary insurance has an individual or family deductible, the student-athlete/parent/guardian is responsible for **all charges** until the individual or family deductible is met.
- If the student-athlete is covered under a Secondary Insurance Plan, Dental and/or Vision Insurance Plan, please fill out an additional 'Policy Holder Insurance Form' for the Secondary Insurance Plan, and provide copies of all insurance cards.

Athletic Injuries/Illness Reporting and Medical Bill Payment:

- All athletic injuries/illnesses must be reported to the Sports Medicine Staff immediately. If a certified athletic trainer is not available, contact your coaching staff, then report to the Sports Medicine Staff as soon as possible. Failure to report an injury in a timely manner may reduce or terminate Embry-Riddle Aeronautical University's involvement.

- The reporting of injuries/illnesses includes, but is not limited to, reporting signs and symptoms associated with concussions, heat illness, or sickle cell trait/disease.
- Except in cases of extreme emergencies, if an injury occurs during a countable athletic related activity and requires a physician's care, only a member of the Sports Medicine Staff can authorize the arrangements.
- Embry-Riddle Aeronautical University **is not** financially responsible for a). Pre-existing conditions, b). General medical conditions/illnesses, c). Physician visits, diagnostic testing, or rehabilitation requested by Embry-Riddle Team Physicians during the pre-participation examination, d). injuries/conditions that occur during non-countable athletically related activities including, but not limited to: voluntary workouts/training/play/captain's practices, e). injuries/conditions related to body piercing, f). injuries/damage to teeth that are not sound and natural, g). medical bills resulting from a countable athletically related injury/condition when proper procedure (i.e., injury reporting, insurance filing) is not followed or processed in a timely manner, g). Any and all medical expenses if you fail to maintain personal health insurance as required by the University, h). unauthorized medical expenses including expenses incurred from physician consultations for the purpose of a second opinion unless referred by a team physician or approved attending physician and authorized by a member of the Embry-Riddle Aeronautical University Sports Medicine Staff, i). Medical expenses beyond the limitations and exclusions of, or not covered by the Embry-Riddle Athletics Department Secondary Insurance Policy.
- Noncompliance with treatment/rehabilitation protocols and/or failure to maintain communication with the Sports Medicine Staff will terminate Embry-Riddle Aeronautical University's financial involvement in any and all medical expenses.
- In the event that a student-athlete/parent/guardian should receive a bill/statement for an injury/illness that occurred as a direct result of participation in intercollegiate athletics at Embry-Riddle Aeronautical University, the student-athlete must submit the bill/statement to a member of the Embry-Riddle Sports Medicine Staff within 30 days of receipt. Bills not received in this time frame may become the responsibility of the student-athlete and/or the parent/guardian. **It is the responsibility of the student-athlete and/or student-athlete's parents to follow up on all medical bills.** The Embry-Riddle Athletic 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. Please submit all correspondence to:

Embry-Riddle Sports Medicine
 Attn: Rex Sharp
 ICI Center, Room 109
 1 Aerospace Blvd
 Daytona Beach, FL 32114
 Phone: (386) 226-6527
 Fax: (386) 254-5518

- If a student-athlete and/or his or her parent(s)/guardian(s) desire a second opinion on an orthopedic and/or medical injury/illness, a member of Embry-Riddle Sports Medicine Staff will make arrangements with a qualified physician. The student-athlete's primary insurance must be accepted and considered "in-network" at the second opinion physician's office.
- Expenses remaining after bills are processed by Embry-Riddle Athletics Department's secondary insurance policy will be the responsibility of the student-athlete and/or parent/guardian.
- If a student-athlete decides to see a physician without the authorization of a member of the Embry-Riddle Sports Medicine Staff, the student-athlete and/or the parent(s)/guardian(s) will be financially responsible for any and all medical bills incurred. No exceptions.
- The student-athlete is allowed a one-week period after the end of their competitive season, graduation, or termination from athletic participation to report any injuries/illness which directly resulted from an athletic activity. Failure to do so within one week will release ERAU Athletics from all financial responsibility for medical bills resulting from said injury or condition.