

MARIAN UNIVERSITY

Indianapolis

The athletic insurance policy carried by Marian University considers charges related to injuries that occur while you are participating in a school sanctioned, school supervised activity.

Below you will find details about how the policy works:

- The policy has a \$250.00 disappearing deductible –
 - The deductible can be satisfied by payments your primary medical insurance makes, if your medical insurance does not satisfy the deductible this amount will be your responsibility.
- You will need to follow your primary medical insurance procedures
 - You will need to be treated by “in-network” medical providers – if you choose to go “out-of-network” the policy will only consider what would have been your responsibility if you had gone “in-network”
 - If your primary medical insurance requires pre-certification you must have this done in order to receive the best benefit from the athletic insurance
- The policy only covers brace/orthotics prescribed exclusively for rehabilitation – sport braces/orthotics are **not** covered
- Over the counter items and items for comfort and convenience are **not** covered
- If you are injured you will need to inform the athletic department at the time of your injury so they may submit a claim form to the athletic insurance.
- In order for the athletic insurance to consider charges related to your athletic injury you must be treated by a licensed physician or in the training room within 90 days of the injury.
- All charges must be submitted to your primary medical insurance.
- After your insurance has considered charges you will need to submit an Itemized Bill and a copy of your primary Explanation of Benefits
- If your parents insurance does not cover you a letter from their employer or insurance company showing this will be needed.
- Payments are made to the provider of service unless we receive a cancelled check or receipt showing patient payments. As you are legal adult (18 or over) an additional form will be required for you to complete if payment is to go to your parents.

Please understand the above is only a brief outline of the athletic policy. The policy is held by Marian University. If you have further questions how the athletic insurance works please contact Student Athletic Protection, Inc at 800-232-1579 or the athletic trainers.