

Tabor College
2011-2012 ATHLETIC INJURY GUIDELINES

In the event an injury is received while engaging in athletic practice or competition, the guidelines listed below will be followed or the athlete assumes full responsibility for the injury and ensuing medical bills.

1. Notify the athletic trainer of all injuries as soon as possible. **All doctor appointments will be made by or through the Athletic Trainer. If medical visits are made without notifying the Athletic Trainer, the student will be responsible for costs.**
2. Student athletes who do not have coverage under their primary insurance in the state of Kansas will be required to return to the state where they do have coverage to receive diagnosis and treatment for their injury. *Note – all insurance companies do cover out of state life-threatening emergencies. Also, be sure to check with your primary insurance carrier to find out if you can add coverage here in Kansas free of charge for all of your medical needs since you are attending college.
3. Student athletes who purchase their primary insurance through Tabor College with Student Assurance Services, Inc. will be required to go to Kansas Orthopedic, in Wichita, Kansas, or Pinnacle Sports, in Hutchinson or Newton, Kansas, for their diagnosis and treatment of any orthopedic injury. If these students insist on going elsewhere, they will not be covered by Tabor's secondary insurance.
4. If there is a balance remaining on a bill after primary insurance has been filed, copies of the bill(s) and the Explanation of Benefits from the student's primary insurance should be turned into the Athletic Office. The remaining balance will be submitted to Tabor's secondary athletic insurance. In order for an accident to be covered by the secondary insurance, the following requirements must be met:
 - a. The student-athlete must be enrolled as a full-time student of Tabor College.
Example: If a student-athlete leaves Tabor College after first semester, medical attention sought by this student after first semester will not be covered by Tabor College.
 - b. The student-athlete must be a member of an athletic team covered under the policy.
 - c. The injury must occur while participating in an official team game, practice, or conditioning.
5. The athletic trainer's and physician's orders for treatment and rehabilitation will be followed completely.
6. In the event a second physician's opinion is warranted, the above procedures will be followed; if not, the other physician's visits will be the student/athlete's responsibility.
7. Any injuries or illnesses that occur outside of team competition, practice, or conditioning, as well as any genetic medical problems **will not be covered** by Tabor College.
8. If all of the above procedures and stipulations are followed, Tabor College will pay the remaining medical bills after primary and secondary insurance coverage has been exhausted.

I have read and fully understand the above procedures to follow regarding an injury from participation in intercollegiate athletics at Tabor College.

Athlete's Printed Name: _____ Signature: _____ Date: _____

Parent/Guardian's Signature: _____ Date: _____