



ROSE-HULMAN
INSTITUTE OF TECHNOLOGY
DEPARTMENT OF ATHLETICS

Intercollegiate Athletic Insurance

Benefit Description

\$0-\$500- Each student athlete is responsible for the first \$500.00 of medical expense incurred due to an athletic injury. The first \$500.00 of expense should be covered either through parental insurance or the Accident and Sickness Insurance Plan offered through Rose Hulman Institute of Technology

\$500-\$65,000- Rose-Hulman has purchased an Intercollegiate Athletic Insurance Policy which is considered *excess* to any other coverage available to the student athlete. Bills incurred by the student athlete must be submitted to his/her family's primary insurance policy first. If there are any remaining balances after the primary insurance has paid, the remaining expenses may be submitted to Anthem Benefit Administrators (ABA) for payment consideration. To file claims please see the section titled **Claims Procedures** on the back of this letter.

Please Note: Proof of injury must be reported to the claims administrator within 180 days from the date of injury. The policy will consider eligible expenses for up to 104 week from the date of injury. The policy also provides a \$10,000 Accident Death and Dismemberment Benefit.

\$65,000- Claims exceeding \$65,000 are considered catastrophic and may be filed with the NCAA's Catastrophic Injury Insurance Program. Rose-Hulman Institute, through its membership in the NCAA, has extended medical benefits to their athletes in the unfortunate event of a catastrophic injury.

It is important that prompt filing and notification be given to the Program administrator. You can find additional information on the NCAA coverage by viewing their web site at http://www.ncaa.org/insurance/catastrophic_insurance_info.pdf.

The Catastrophic Injury Insurance Policy provides the following additional benefits:

- ◆ **Medical, Dental, and Rehabilitation Expense Benefits**
Home Health Care and Custodial Care Expense Benefits
- ◆ **Disability Benefits**
 - Total Disability Benefits
 - Partial Disability Benefits
 - Adjustment Expense Benefits
 - Special Expense Benefits
 - Ancillary Illness or Injury Benefit
 - College Education Benefit
 - Vocational Rehabilitation Benefit