

## General Insurance Information for Parents and Student-Athletes

The changing climate of health care is a concern to members of the SUNY Oswego community. As a result, the university has adopted a policy mandating that all full-time graduate and undergraduate students have medical insurance. Students will be required to either purchase the SUNY Oswego Student Health Insurance Plan offered through Auxiliary Services, or to demonstrate that they have their own coverage that will perform effectively.

The policy arranged by the university is designed to meet the needs of students, and it will supplement the services available at Mary Walker Health Center. For more information on the Student Health Insurance Plan use the following link:

[HTTP://www.oswego.edu/administration/auxiliary\\_services/accounting\\_administration/insurance.html](http://www.oswego.edu/administration/auxiliary_services/accounting_administration/insurance.html)

In regards to student athletes, the NCAA specifically requires that all team participants be insured. The NCAA offers an accident insurance program that automatically takes effect when medical costs exceed \$90,000. However, the student must be insured for athletic injuries and related costs below the \$90,000 threshold.

The Athletic Department has arranged to expand the university's own policy to address this requirement. If a student elects to purchase the SUNY Oswego Student Health Insurance Plan, the basic coverage will be improved through a special rider. The "Athletic Rider" will address the medical bills for injuries sustained while practicing or participating in NCAA team sports. There is no charge to athletes for this rider---if they have purchased either SUNY Oswego Student Health Insurance Plan, OR the overall SUNY-Wide International Student Insurance. Students that do not purchase one of these plans are not offered the Athletic Department's insurance coverage – and they will need to rely upon their own insurance coverage to satisfy the NCAA requirement.

## FAQs

Q: How does the student athlete arrange for proper care or obtain insurance information related to intercollegiate sports injuries when necessary?

A: The Athletic Department has three full-time athletic trainers who are certified to work with athletes and their injuries. They are well versed in our insurance program. All referrals to doctors and paperwork for claims should be done in concert with our trainers. They will coordinate efforts with the Mary Walker Health Center to insure proper care for the athlete and our insurance carriers for prompt processing of claims. Note that any student who has an urgent need for emergency care should contact emergency services or the hospital. Once the emergency has been addressed, then the trainers and health center will be available to assist with insurance and documentation matters.

Q: If I am an athlete, do I need to buy the College's Student Health Insurance Plan?

A: You are required to either: 1) purchase the SUNY Oswego Student Health Insurance Plan and, therefore, have the benefits of the insurance rider provided by the Athletic Department, or 2) demonstrate that you have effective coverage of your own that meets the NCAA requirements. If you are utilizing your own insurance plan, then be prepared to have co-pay and deductible costs related to an athletic injury. If you purchase the SUNY Oswego Student Health Insurance Plan, then the Athletic Department rider will provide coverage for athletic injuries up to \$90,000. If you exceed this \$90,000 limit, then the NCAA program takes effect to provide additional coverage.

Q: If I buy the SUNY Oswego Student Health Insurance Plan, how will co-pays and deductibles work for athletic injuries?

A: When being treated for intercollegiate sports injuries, the sports rider does not enforce any deductibles or co-pays. It is designed to work seamlessly to cover reasonable & customary charges up to \$90,000 which is when the NCAA coverage becomes effective. Again, this coverage does not apply to you unless you purchase the main insurance policy offered through Auxiliary Services.

Q: How do I arrange to purchase the SUNY Oswego Student Health Insurance Plan?

A: All students are automatically enrolled in the SUNY Oswego Student Health Insurance Plan, and only those students who have their own adequate health coverage can waive the requirement. If you have any questions related to the SUNY Oswego Student Health Insurance Plan, please contact Michael Flaherty, Auxiliary Services 507 Culkin Hall, (315) 312-2106. E-mail: [michael.flaherty@oswego.edu](mailto:michael.flaherty@oswego.edu)

FAQ's continued

Q: If I am an International Student Athlete, how do the insurance plans apply to me?

A: The SUNY System requires that all international students participate in a mandated insurance program. For more information on this plan, contact Ms. Joanne Richardson, International Student and Scholar Services, 102 Sheldon Hall SUNY Oswego. Phone: (315)-312-5775, Mon-Fri 8:00AM - 4:30PM.

The International Student plan provides a maximum limit of \$1,500 for athletic-related injuries. The College does provide a rider for international student athletes that provides additional coverage up to a limit of \$90,000. Beyond that limit, the NCAA program applies.

Q: Are there any considerations for Canadian students?

A: It is notoriously difficult to coordinate benefits and payments if Canadian providers are involved in your treatment. We strongly encourage students to contact Austin & Co, (our insurance advisor) early in the treatment process to assist in coordinating coverage if you are using a Canadian healthcare provider.

Q: Who can we contact for claim assistance related to the SUNY Oswego Student Health Insurance Plan including the Athletic Coverage?

A: There are a number of resources available to help you submit a claim. If you are enrolled in the SUNY Oswego Student Health Insurance Plan, note the information link to the plan brochure here:

[http://www.oswego.edu/administration/auxiliary\\_services/accounting\\_administration.html](http://www.oswego.edu/administration/auxiliary_services/accounting_administration.html)

Both the athletic trainers and the staff at the Mary Walker Health Center on campus are well acquainted with these programs and they can assist you. Also, our insurance advisors are available to assist you and your providers. For claim assistance, please contact Katrina Papa, Claims Specialist with Austin & Co., Inc. Katrina can be reached at [kpapa@austin-co.com](mailto:kpapa@austin-co.com), direct phone: (518) 431-7074.