



STUDENT-ATHLETE 2016-2017 FACT SHEET

GENERAL MEDICAL INFORMATION:

- **Athletic Training Room Hours:** 7:00 a.m. Monday through Friday (Closing determined by daily activities. Saturday and Sunday: available by appointment only. Contact your assigned Athletic Trainer. Individual Sports Athletic Trainers will set appropriate times.
- Team Physician Hours - Jervy Athletic Training Room 7:30 – 8:00 a.m. and 2 p.m. until. Departure determined by daily activities.
- **If a MEDICAL EMERGENCY arises, immediately contact your team's Athletic Trainer. Emergency care will be coordinated through Oconee Memorial Hospital (Highway 123 in Seneca) if needed. The Student-Athlete must contact their Athletic Trainer immediately to discuss conditions and proper follow-up treatment. Failure to do so will result in the denial of benefits by the Athletic Department.**
- All medical care provided outside the Athletic Department (other than emergent) must have prior approval. **The Athletic Department will not accept any financial responsibility for medical services obtained without the prior approval of the Sports Medicine Staff.** This may include, but is not limited to the following: diagnostic testing, medication, surgery, or rehabilitation. **Clemson does not pay for second opinions or any resulting treatment.**
- Nonparticipating / non-competing student-athletes (i.e. fifth year or medically disqualified) are not eligible for medical benefits.
- **ALL** incoming athletes are required to provide documented lab results of Sickle Cell Trait screening prior to any participation, practice, or lifting.

INSURANCE REQUIREMENTS & MEDICAL BILLING:

- Clemson University Athletic Department (CUAD) only covers authorized medical treatment related to injuries and illnesses sustained while participating in sanctioned intercollegiate athletic activities. Expense from any injury or illness not incurred as a direct result of intercollegiate athletic participation is the sole responsibility of the student-athlete.
- All participating athletes are required to provide the Sports Medicine Department with current medical insurance information before participating in any athletic activity. CUAD Participation Physical will not be performed by CUAD Team Physician until adequate insurance information is confirmed. For your student's protection, please make sure that they carry a copy of their health, dental, vision, and / or prescription cards at all times. Any changes to insurance coverage during the school year should be immediately reported to the Insurance Coordinator. Yearly profile updates will be required.
- Clemson University provides affordable coverage through its AIG policy, which is offered to all students. This policy **does not cover** injuries or illnesses related to athletic participation. If you have questions or need assistance, contact Student Insurance Office at Redfern Health Center (864-656-3561). International students are mandated by the University to have health coverage.
- **NON-SCHOLARSHIP** athletic participants must provide proof of **qualifying insurance**. HMO plans, Student Health Plans, and/or government-sponsored plans **are not accepted** as sufficient insurance coverage.
- If medical referrals are required by your insurance policy for a visit to a specialist, you should also initiate changing your student's Primary Care Physician to a participating provider in the Clemson area. With a local physician, medical referrals can be more easily obtained. This will also save you money for any personal medical expenses that are unrelated to athletics.
- As health coverage costs continue to rise, many employers are changing to High Deductible Policies with Medical Spending Accounts (HRA, HSA, Flexible Spending, etc.). If applicable, please indicate this on the Insurance Forms provided. Parents-Subscribers are responsible for tracking payments made from these employees/employer funded plans for their student's expenses. Contact the Insurance Coordinator immediately for assistance with issues related to benefits paid from self-funded accounts.
- **MEDICAL BILLING PROCESS:** The Athletic Department administers self-funded excess coverage for all authorized medical expenses. Medical providers / facilities will file their charges to the personal insurance of the athlete first. Your insurance carrier will pay the medical provider directly for the eligible covered amounts. Then, the medical provider will then file a claim to CUAD for any remaining balance, such as deductibles and co-pays.
- Contact the Insurance Coordinator immediately if any medical billing is received by student-athlete at home or on campus for covered services. While we make every effort to relay CUAD coverage to all medical providers, it is possible that a student-athlete is billed erroneously at their home or campus address. If a medical provider is billing you, it indicates that CUAD has not been properly notified. Take bills to your Athletic Trainer immediately to be handled correctly. We recommend student-athletes to check their credit report for such billing errors when collegiate participation is completed.
- Once claims or expenses for an athletic related injury reach \$90,000, the NCAA's catastrophic insurance plan covers the medical costs for an injured student-athlete to ensure they have access to the care they need.

* IMPORTANT NOTE * INSURANCE PAYMENTS SENT TO YOU:

Contact CUAD if your insurance company sends payment to you directly for any athletic claims. Failure to forward these benefits to Clemson is viewed as an extra benefit to the student-athlete by the NCAA and can result in loss of eligibility.

DENTAL CARE / VISION CARE:

- The Sports Medicine Department will only be responsible for dental problems caused by injury to a student-athlete while participating in authorized practices and competition. Treatment for cavities and wisdom tooth extraction are not covered benefits.
- If contact lenses are necessary for sports participation, the Sports Medicine Department will provide for fitting and purchase of a nine-month supply of lenses per eye for each academic year of eligibility. Athletic Trainers should be notified immediately when a lens is lost during competition or practice. Eyeglass frames and/or lens are not a covered benefit.

MEDICATIONS:

The Athletic Department will provide the following:

- Medication necessary to help recover from injuries
- Medications that are deemed necessary to allow safe and full participation during the competitive season
 - (I.e. infections, asthma, ulcers, etc.)
- Individual packets of over-the-counter medications are available in the Athletic Training Room.
- Prescribed medications must be authorized by the Sports Medicine Staff and filled at **Hubbard-Young Pharmacy** in Clemson during normal business hours (8:00am – 6:00pm M-F; 8:00am – noon Sat).
- Medication will only be covered by CUAD during an academic break if the Student-Athlete meets all four (4) of the following criteria:
 1. Student-Athlete is enrolled in classes.
 2. Student-Athlete resides in the Clemson area.
 3. Student-Athlete is participating in sanctioned activities on Clemson campus
 4. Student-Athlete is being directly supervised by CUAD personnel

NOTE: THE ATHLETIC DEPARTMENT CANNOT PAY FOR MEDICATIONS UNRELATED TO ATHLETIC PERFORMANCE.

INSURANCE PAYMENTS SENT TO YOU:

CUAD also files student-athlete claims for related services rendered at the CU student healthcare center (Redfern) as ordered by the Team Physician. Should your insurance company reimburse you directly for any claims covered by CUAD, please be sure to forward those amounts to us at the address below. Failure to do so is viewed as an extra benefit to the student-athlete by the NCAA and can result in loss of eligibility. If you have any questions regarding this matter, contact the Insurance Coordinator immediately.

OTHER:

For other information regarding Sports Medicine's Policies, please consult the current Student-Athlete Handbook, or contact the Sports Medicine Department:

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