

**PLEASE SIGN AND RETURN THIS PAGE ONLY AFTER READING THE ATTACHED PACKET. THIS AFFIDAVIT MUST BE SIGNED AND RETURNED (see below) BEFORE YOUR SON/DAUGHTER WILL BE ABLE TO PARTICIPATE IN ATHLETICS AT SAGINAW VALLEY STATE UNIVERSITY. THE REST OF THIS PACKET SHOULD BE KEPT WITH YOUR PERSONAL RECORDS AND SHOULD BE REFERRED TO IF ANY QUESTIONS SHOULD ARISE.**

**AFFIDAVIT**

We attest that we have read this statement and are in complete understanding and agreement with the Saginaw Valley State University Injury and Medical Policy and Insurance Coverage.

\_\_\_\_\_  
Signature of Father / Guardian

Date\_\_\_\_\_

\_\_\_\_\_  
Signature of Mother / Guardian

Date\_\_\_\_\_

\_\_\_\_\_  
Signature of Student-Athlete

Date\_\_\_\_\_

Sport(s)\_\_\_\_\_

Please detach and return this affidavit to:  
Department of Athletics / Head Athletic Trainer  
Saginaw Valley State University  
7400 Bay Road  
University Center, MI 48710  
(989)964-7318

## Part I

### ELIGIBILITY FOR ATHLETIC PARTICIPATION

- A. All students participating in intercollegiate athletics must be examined and approved by a SVSU Team Physician(s) and may re-examine and change the athlete's eligibility status at any time.
- B. The student-athlete must pass his/her physical exam as administered by the SVSU Team Physician(s) prior to obtaining equipment or officially practicing as a team participant.
- C. All athletes are required to fill out a pre-season history sheet prior to a physical examination.
- D. Student-athletes who have sustained any injuries one year prior to being a team candidate are required to report those injuries to the SVSU Athletic Training Staff or Team Physician(s).
- E. Student-athletes who have had an infectious disease or other serious illness including surgical problems during the previous calendar year must report these problems to the SVSU Athletic Training Staff or Team Physician(s) prior to the pre-participation examination.

An athlete reporting such an injury is subject to examination and specialized diagnostic procedures by the SVSU Team Physician(s) or a physician of his/her choice prior to being given permission to become a team candidate.

- F. Failure to report such injuries or illnesses relieves Saginaw Valley State University of all liability, in event that the athlete sustains a subsequent injury or re-injury to the affected part, provided that original injury was a contributing factor to the subsequent injury in the opinion of the SVSU Team Physician(s).
- G. Loss of one or any paired organ (i.e., eye, kidney, testicle) shall disqualify one from participating in any intercollegiate team sponsored by the SVSU Athletic Department unless the SVSU Team Physician(s) deems otherwise and so states in what sports the athlete may participate.
- H. All returning athletes will be interviewed by the SVSU Athletic Training Staff. During this interview, past injuries and problems will be discussed, as well as any conditions that have developed or if in the opinion of the SVSU Athletic Training Staff the athlete should be further examined by the SVSU Team Physician(s), the referral will be made at that time.
- I. A schedule for a physical examination for the athletes will be provided to the head coaches of each SVSU sport by August 1<sup>st</sup> for the upcoming year. This is more than adequate notice and therefore, athletes who miss their scheduled date must make arrangements with the Athletic Training Staff/Team Physician(s) at SVSU.
- J. Subsequent late starters or walk-ons after the scheduled exam dates, will be responsible for scheduling their physical with the SVSU Team Physician on a priority basis as determined by the SVSU Athletic Training Staff.

## Part II

### LIABILITY

Saginaw Valley State University's liability for medical expenses resulting from injuries and illness for athletes is contingent on adherence to the following guidelines:

- A. **ILLNESS OR INJURIES:** The student athlete is responsible for reporting to the SVSU Athletic Training Staff for all athletic injuries or illnesses associated with athletic competition. The SVSU Athletic Training Staff will bring these problems to the attention of the SVSU Team Physician(s) as necessary.

- B. In the event of an emergency on campus, due to an athletic injury, the student-athlete may be transported to a local hospital and the SVSU Athletic Training Staff or coach must be notified as soon as possible. **THE ATHLETE IS NOT PERMITTED TO SEEK MEDICAL ATTENTION WITHOUT PRIOR AUTHORIZATION FROM THE SVSU ATHLETIC TRAINING STAFF, EXCEPT IN EMERGENCIES.**
- C. REFERRAL FOR CONSULTATION: If, in the opinion of the SVSU Team Physician(s), a student-athlete should be referred to a medical specialist for consultation due to an athletic injury, the following procedure will follow:
1. The SVSU Team Physician or Athletic Training Staff will make an appointment with the consultant.
  2. A referral slip will be filled out by the SVSU Athletic Training Staff.
  3. If personal transportation is not obtainable, the Athletic Trainer will assist with arrangements for transportation. **NOTE: THE SVSU ATHLETIC DEPARTMENT WILL NOT BE RESPONSIBLE FOR ANY EXPENSES INCURRED BY EXAMINATION OF A CONSULTANT IF THIS PROCEDURE IS NOT FOLLOWED.**
- D. REFERRAL FOR MAJOR INJURIES OR ILLNESS: If, in the opinion of the SVSU Team Physician(s), a student-athlete should be referred for possible surgery due to an athletic injury, the following procedure will be followed:
1. The student-athlete's parents, guardian or spouse should personally contact the SVSU Team Physician(s) to discuss the medical problem and make recommendations.
  2. If the SVSU Team Physician(s) or Health Care Provider is not available, the parents, guardian or spouse should contact the SVSU Athletic Trainer in charge, who will briefly discuss the case. Assistance in contacting the Health Care Provider will be made as soon as possible.
  3. All follow-up medical care will be carried out under the direction of the SVSU Team Physician(s), or the Health Care Provider of their choice. It is the SVSU Team Physician's or the Health Care Provider's responsibility to be aware and informed of the progress of all follow-up care so that he can properly perform his duties as the SVSU Team Physician(s).
- E. DENTAL INJURIES: The SVSU Athletic Department will be financially responsible only for injury to sound natural teeth or damages to permanent bridges incurred while participating in an official practice or intercollegiate event. The exceptions to those are:
1. If a student-athlete was not wearing the protective device in those sports in which the device is provided by the SVSU Athletic Department, or
  2. Dental care extractions, or normal dental care not directly related to an athletic injury shall be the responsibility of the student-athlete.
- F. CONTACT LENSES: The SVSU Athletic Department will be responsible for the payment of replacement of a contact lens if:
1. The student-athlete reports the loss to a representative of the SVSU Athletic Training Staff immediately.
  2. The student-athlete provides a copy of the lens prescription and proof of replacement insurance.

- G. **OUT-OF-SEASON:** The SVSU Athletic Department will not be financially responsible for injuries or illnesses when the student-athlete is not actively engaged in a formal, official game or practice (during competitive season). Absolutely no charges will be honored against the SVSU Athletic Department.
- H. **OUTSIDE CONSULTATIONS:** If the student-athlete and/or parents, guardian or spouse prefer to seek other medical care of their choice, the following guidelines are in effect. The SVSU Athletic Department will:
1. Assume no financial responsibility for any bill incurred without the prior approval of the SVSU Athletic Training Staff or Athletic Director.
  2. Not render any follow-up medical care.
  3. Not allow the student-athlete to participate until the following conditions have been met:
    - a. Received a detailed written report from the attending physician or Health Care Provider.
    - b. Demonstrated full skills and agility necessary to compete in their selected sport.
    - c. Sought and passed a pre-participation physical examination by the SVSU Team Physician(s).

### Part III

#### AUTHORIZATION FOR MEDICAL SERVICES

- A. **HOSPITALIZATION AND MEDICAL PAYMENT POLICY:** The SVSU Athletic Department policy requires that the student-athlete who is covered by a family or personal policy to utilize such insurance to aid in the payment of hospital and medical charges. Any excess of any applicable insurance policy will be paid by the SVSU Athletic Department when such hospitalization and medical treatment is the direct result of an athletic accidental bodily injury in season.
- B. **GRADUATION OR DISCONTINUED COMPETITION:** Arrangements for the care of injuries requiring medical attention following in the student-athlete's drop-out or graduation, must be made prior to his/her drop-out or graduation. Authorization is obtained from the SVSU Team Physician(s).
- C. **EMERGENCIES:** In instances of emergency care or when the SVSU Athletic Training Staff or SVSU Team Physician(s) cannot be contacted, an attempt should be made to contact the SVSU coach or Athletic Director. The student-athlete may obtain medical attention on his/her own as long as the SVSU Athletic Training Staff or Team Physician(s) is notified by the athlete within 24 hours of such services.

### Part IV

#### PRACTICE OR GAME PARTICIPATION

- A. Decisions as to the availability of a student-athlete for practice or game competition shall be the sole responsibility of the SVSU Team Physician(s)/SVSU Athletic Training Staff.

## **INSURANCE COVERAGE/MEDICAL BILLS/CLAIM PROCEDURE**

Each student-athlete is required to have a physical examination conducted by a Saginaw Valley State (SVSU) Team Physician(s) prior to any participation in any intercollegiate sport. The final decision on physical qualifications or reason for rejection is the responsibility of the team physician or athletic director at SVSU.

Injuries do occur and we attempt to provide our athletes with the very best possible care. Medical bills are incurred when the athlete is treated, whether it be locally, during a road trip, or by a medical vendor in his/her home.

**ONE FIRM STATEMENT:** The NCAA does not permit SVSU or any college or university to provide coverage or pay bills incurred for expenses related to illnesses or conditions which are not sustained as the direct result of an accident in our intercollegiate sports program.

**INSURANCE COVERAGE:** The athletic accident insurance at Saginaw Valley State University provides coverage for your son/daughter for accidents while participating in the play or official practice of intercollegiate sports.

**CLAIM PROCEDURE:** All medical bills for your son/daughter incurred as the result of an injury in the intercollegiate sports program will be sent directly to your son/daughter or to your home address unless the university has instructed the medical vendors otherwise. In some cases the SVSU Athletic department may get a copy of the bill, but in no case will the athletic department be the primary place for the bill incurred to be sent.

- A. Submit the bills incurred to your family, employer group coverage or plan first. They will do one of two things:
  1. Honor the claim and pay all or a portion of the bills incurred.
  2. Not honor the claim and send you a letter of denial. An example might be that your son/daughter is no longer part of you group policy after attaining the age of twenty-three (23).
- B. If there remains a balance after your family, employer insurance or plan has contributed towards the claim, send the claim sheet from the insurance company and a copy of the itemized bills incurred to the university's athletic department.

If you receive a letter of denial from your family, employer, group insurance or plan administrator, then send the letter of denial and a copy of the bills incurred to the SVSU Athletic Department. If no coverage, a letter form your employer with verification will be necessary.
- C. If the bills incurred and not paid by the family, employer group insurance or plan are large enough, the claim will be sent from the SVSU Athletic Department to our insurance carrier office which is in Kalamazoo, MI for processing. If they need any additional information, please cooperate with them and they will process the claim in the least possible amount of time. It is in your best interest to have the claim settled promptly since all the bills incurred are in your name.