



January 30, 2009

Dear SVSU Student-Athlete Parents,

We are writing to inform you of a change that will take effect for the 2009-2010 school year regarding medical insurance for our student-athletes. This change will bring us into alignment with what other universities do to contain medical insurance costs as well as to ensure that all families and student-athletes are treated equally and fairly. A vast majority of athletic programs in colleges and universities nationally have instituted this requirement for their student-athletes. As of August 1, 2009, your son or daughter will be required to have primary health insurance in order to compete in intercollegiate athletics at Saginaw Valley State University. SVSU will continue to carry supplemental accident coverage like we always have in the past. This will act as secondary coverage for your son/daughter while they are competing in intercollegiate athletics. We recognize that the vast majority of student-athlete families already have medical insurance coverage for their son or daughter. You may need only to ensure that your plan covers intercollegiate athletics. If your child needs medical attention for a sports injury that occurred during participation in an organized practice or game, your primary insurance will be used first. Once your primary insurance has been exhausted, an explanation of benefits or denial letter from your insurance company will then be required to be sent to the athletic training department. After this information is received by the SVSU athletic training staff, a claim will be filed with the university's insurance company.

If your coverage is through a HMO (Health Maintenance Organization), the following steps will be taken: A member of the SVSU Athletic Training Staff will call you to inform you that your son/daughter is in need of medical attention. You will be asked to receive a referral slip from your primary care physician in order for your son/daughter to see one of our team physicians. If your son/daughter is in need of medical testing (i.e. X-ray, MRI, bone scan) or surgery, you will be required to call your insurance company for pre-authorization for these services. All student-athletes must be cleared by a SVSU team physician prior to their return to participation in their sport.

Insurance information for your student-athlete must be provided to the SVSU Athletic Training department prior to granting the student-athlete a physical examination by one of the SVSU team physicians. If the insurance information is not on file, the student-athlete will not be allowed to participate in practices or games.

If you have any questions regarding this matter or if we may be of any assistance to you to secure medical insurance, please contact Jackie Detrick, Head Athletic Trainer at (989) 964-7328.

Sincerely,

Mike Watson
Athletics Director

Jackie Detrick, M.Ed., ATC
Head Athletic Trainer