

Texas Lutheran University
Student Athlete Medical Insurance Policy

1. Texas Lutheran University provides **secondary** medical insurance coverage **only**. This means that in the event that your student athlete is injured while playing or practicing for intercollegiate sports, TLU will pay a limited portion of the cost of care (see #3 below).
2. All student athletes are **required** to carry comprehensive medical insurance in order to play and practice intercollegiate sports at Texas Lutheran University. Proof of coverage must be provided to the TLU insurance coordinator before the student will be allowed to play or practice. Acceptable proof of coverage is a copy of the student's medical insurance card and a copy of the policy exclusions. In addition, the TLU *Medical Insurance Information Form* must be completed and submitted to the TLU athletics department.
3. TLU's secondary coverage will pay the following:
 - a. The first \$500 in deductible. If the primary plan deductible is higher, then the student and his/her family are responsible for any amount over \$500.
 - b. No more than 30% of customary and usual charges for any procedure, visit, x-rays, etc.

PLEASE NOTE: TLU will pay only the above amounts through our secondary insurance provider. Any other amounts are the sole responsibility of the student and his/her family.

4. An acceptable health insurance policy **must include the ability to procure health care services from providers in the Seguin – New Braunfels geographical area and have a per occurrence maximum coverage limit of \$75,000 or better. It must also include coverage for injuries as a result of intercollegiate sports.** If you need assistance in finding a suitable health insurance policy for your student athlete, please contact the TLU insurance coordinator.
5. Parents and/or students must notify the TLU training staff in writing of any change in insurance coverage or status. If a student athlete becomes uninsured at any time, he/she **will not** be allowed to play and/or practice until replacement coverage has been procured and proof of coverage provided to the TLU training staff. If a student becomes injured and is not insured, or has lost prior coverage, **TLU will not provide insurance coverage or pay any health care expenses.**

I have read TLU's *Student Athlete Health Insurance Policy* and agree to abide by its provisions.

Athlete Name (please print)

Sport

Student Signature

Date

Parent or Guardian Signature

Date