

UCSD INSURANCE LETTER

TO: Parents/Guardians of Student-Athletes Attending UC San Diego

FR: Earl W. Edwards, Director of Athletics

RE: Athletic Injury Insurance 2019-2020

We are pleased to have your son/daughter participating in Intercollegiate Athletics at the University of California, San Diego. We hope that this experience will be an enriching one for the student-athlete while pursuing his/her academic goals.

The Intercollegiate Athletics Department staff is concerned about the well-being of your son/daughter and is doing everything possible to decrease the likelihood of athletic injuries. In addition to having a coaching staff that stresses injury and illness prevention, well-qualified athletic training and medical personnel are available. Our unified goal is to eliminate all athletic injuries, but due to the inherent nature of athletic competition, it is unlikely that we will achieve complete success.

The National Collegiate Athletic Association (NCAA) will provide catastrophic insurance coverage for student-athletes participating in NCAA sponsored sports. Men's rowing is not an NCAA sponsored sport, therefore those student-athletes participating in men's rowing have catastrophic coverage through a departmental policy. Catastrophic injuries in NCAA sponsored events are covered by an excess policy provided by the NCAA with a \$90,000 deductible. This deductible will be covered by the coordination of benefits between the student-athletes' primary insurance and the UC San Diego Athletics Department supplement sport accident insurance plan.

All student-athletes must have their own primary health insurance. Student-athletes are not eligible to practice or compete at UC San Diego without primary insurance coverage. This coverage is the student-athlete's responsibility, and hopefully it can be met by his/her parent or legal guardian's policy. If the student-athlete's primary insurance coverage changes at any point after completing and submitting their annual Insurance Information Form, it is the responsibility of the student-athlete to inform the athletic trainers so a new form can be completed. The student-athlete's insurance policy must meet certain standards set by the UC Board of Regents. If these standards are not met by the student-athlete's policy, the University's Student Health Insurance Plan (SHIP) has been established to meet this requirement. Since the UCSD SHIP does not cover intercollegiate athletic (ICA) injuries, student-athletes whose primary insurance coverage is through SHIP and who sustain an injury while participating in **a sponsored, supervised ICA event**, may have athletic injury coverage with the Athletics Department's supplement sport accident insurance plan.

The University's SHIP insurance will automatically be billed with quarterly registration fees unless the student-athlete completes a waiver that is available on-line. For student-athletes who are in need of a health insurance plan in order to enroll and participate in athletics, SHIP meets the University requirements. For more information on UC San Diego's Student Health Services policy, please visit the website at <http://studenthealth.ucsd.edu/shipabout.shtml> or call 858-534-2124.

We recommend to our student-athletes who are from outside the San Diego area and who have HMO (and some EPO, POS, and PPO) coverage that they have a primary care physician in the San Diego area. UCSD Athletics Team Physicians can be designated as the student-athlete's primary care physicians for the time period the student-athlete lives in the San Diego area. We strongly recommend this option because it allows the student-athletes to be evaluated, treated, and special tests ordered with fewer delays. Kenneth Taylor, MD, Suraj Achar, MD, Alan Shahtaji, DO, Amy Leu, DO, and Sarah Merrill, MD are board certified Family Medicine Physicians with a specialty certification in Sports Medicine. They are located close to UCSD at 9333 Genesee Ave, Suite 200, San Diego, CA 92121. For more information about signing up with the UCSD Athletics Team Physicians, please call 1-800-309-8273. If your insurance company states Dr. Taylor's, Dr. Achar's, Dr. Shahtaji's, Dr. Leu's and/or Dr. Merrill's panels are not open, please call their office directly at 858-657-8600. Identify your son/daughter as a UCSD student-athlete, and he/she will be accepted as a patient. If the student-athlete's primary care physician is through Scripps, we strongly recommend designating the primary care physician as John Dawkins, MD who is

also a board-certified Family Medicine Physician with a specialty certification in Sports Medicine. He is located at 12395 El Camino Real, San Diego, CA 92130. His phone number is 858-793-2727.

The UC San Diego Athletics Department carries an excess sport accident plan for student-athletes that **may** assist with coverage of costs not paid by the student-athlete's primary insurance. The policy, provided by Catlin, covers student-athletes while they are official members of an intercollegiate athletics team during official UC San Diego Athletics supervised practices and competitions. The policy carries a \$0 deductible and will take effect after the primary insurance covers its portion of the student-athlete's medical costs. The student-athlete is responsible for all costs not covered by his/her primary insurance policy and our excess sport accident insurance plan. Payments made to a primary insurance deductible may be reimbursable by our excess sport accident insurance plan. For questions or to file claims under the Catlin policy, please contact Vanessa Yang, Associate Athletic Director for Sports Medicine at (858) 822-0895 or vayang@ucsd.edu.

In addition to health insurance coverage, athletic pre-participation exams (PPE) performed by our team physicians are mandatory for all student-athletes prior to any initial practice or try-out. Team PPEs are provided and are scheduled at specific times before the first practice in each sport. These PPEs incorporate the type of exam necessary for collegiate athletes. If your son/daughter does not participate in the scheduled team physical exams, he/she will be required to schedule an appointment with our Team Physicians at a later date and will be charged for the individual exam.

We look forward to the involvement of your son/daughter in the UC San Diego Intercollegiate Athletics Program and anticipate a rewarding year of activity. We hope that you will visit UC San Diego and enjoy some of our athletic events.