

To: Parents of Concordia University Student Athletes
From: Concordia University Athletics Department
Re: Medical Insurance

Dear Parents/Guardian of Concordia University Athletes,

Enclosed, please find a copy of Concordia University's medical insurance Policy. We encourage you to read this completely and carefully. The forms are important to the well being of your son/daughter should an injury occur.

Due to the extremely high cost of providing medical insurance for athletes, Concordia University does not provide secondary medical coverage. The Athletic Department requires each student-athlete, or the athlete's parents, to maintain health insurance that would provide coverage in the event of personal injury to the athlete.

It has been found that most students are covered by their parent's insurance policies. However, this may not be the case and you must check your policy to be sure that you are covered for athletics. Each athlete will be responsible for any and all medical expenses he/she may incur as an athlete. Therefore, it is very important, due to the risk of serious injury inherent in athletics, that each athlete carries adequate medical insurance.

We urge parents to review their son/daughter's medical coverage each year, keeping in mind the following items:

- 1) Many Health Maintenance Organization (HMO) policies will not allow for medical services unless an emergency occurs outside of their respective communities. Please advise us to the status of your HMO coverage. Contacting your insurance carrier and explaining that your son or daughter is attending Concordia University in St. Paul will guide you on what options you have available.
- 2) It may be advantageous to purchase the Concordia University Student Health Insurance. This would ensure coverage for accidents and illnesses that could occur. Contact Tim Donovan at the David Agency at (952) 277-0674.
- 3) Please inform us whenever you change the insurance carrier of your son or daughter.

It is **extremely important** that all student athletes be properly insured. Failure to maintain health insurance will result in the inability for participation in intercollegiate athletics.

Please return the completed forms along with a photocopy of your insurance card to:

**Concordia University Sports Medicine
Ted Trzynka, Head Athletic Trainer
Gangelhoff Center
275 Syndicate St. N
St. Paul, MN 55104**

I have read and understand the medical policy of the Concordia University Athletic Department as explained above and have completed the insurance information form accompanying this letter.

Student/Athlete Signature: _____

Parent/Guardian Signature: _____

Date: _____

If you have any questions concerning this matter or any medical-related questions, please call the Sports Medicine Department at (651) 641-8853.