



2006-2007

## **Important Information for NCAA Qualified Intercollegiate Sport Athletes**

**This document includes the following topics:**

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**Eligibility for the Athletic Activity Fund (AAF) for NCAA Intercollegiate Sport Participants**

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### **University Policy**

It is Princeton University policy that all enrolled students have medical and hospitalization health insurance benefits. All undergraduate students are automatically enrolled in the Princeton University Student Health Plan (SHP) insurance unless a waiver form certifying comparable coverage is received at University Health Services by the published deadline date (**June 30**). If you waive the SHP coverage and elect to remain on your Private/Family insurance and you are an NCAA-Qualified Intercollegiate Sport athlete, you must confirm that your health insurance covers you for participation in athletic programs while you are a student at Princeton University.

## Definition of NCAA-Qualified Intercollegiate Sport

A sport that meets each of the following tests is considered to be an “NCAA-Qualified Sport.”

- 1.) The sport has been accorded Varsity status by Princeton University;
- 2.) Princeton University’s Department of Athletics administers the sport;
- 3.) The eligibility of the participating student athlete is reviewed and certified in accordance with NCAA legislation, rules, or regulations by Princeton University; and
- 4.) The student qualifies for an official award by Princeton University.

### **NCAA & Other Qualified Sports Sponsored by Princeton University’s Department of Athletics:**

- Baseball
- Softball
- Men’s & Women’s Fencing
- Men’s & Women’s Golf
- Men’s & Women’s Crew (Lightweight & Open)
- Men’s & Women’s Swimming & Diving
- Men’s & Women’s Volleyball
- Men’s & Women’s Basketball
- Field Hockey
- Men’s & Women’s Ice Hockey
- Men’s & Women’s Soccer
- Men’s & Women’s Tennis
- Men’s & Women’s Water Polo
- Men’s & Women’s Cross Country
- Football
- Men’s & Women’s Lacrosse
- Men’s & Women’s Squash
- Wrestling
- Men’s & Women’s Track & Field (Indoor and Outdoor)
- Sprint Football

For questions about the category of a particular sport, please call (609) 258-4948.

## Eligibility for the Athletic Activity Fund (AAF) for NCAA and Other Qualified Intercollegiate Sport Participants

The AAF is a fund which provides partial reimbursement to families for certain out-of-pocket expenses (including medical and prescription co-pays and deductibles) associated with student athlete injuries or illnesses resulting from the practice or play of NCAA or other Qualified Intercollegiate Sports. Medical care or services not authorized by a member of the Team Physician/UHS Medicine Staff are not eligible for reimbursement by the AAF.

For outside medical services that are authorized by a Team Physician or a UHS physician, the AAF will reimburse families for the lesser of:

- 1.) The deductible and co-payment paid by the family (There is a maximum \$200 medical insurance deductible and a \$100 prescription deductible); or
- 2.) What the family would have paid in terms of the deductible and co-payment had the student enrolled in the Princeton University SHP insurance using the in-network providers. If you are a participant of the SHP and choose an out-of-network provider, you are responsible for all costs in excess of the in-network provider rates.

To be eligible for the AAF, all NCAA or other Qualified Intercollegiate athletic related injuries or illnesses must be reported immediately to the Team Physician/UHS Athletic Medicine Staff regardless of your health insurance plan (SHP or Private/Family Insurance).

## Referrals to Specialty Consultants or Testing Facilities

When the Team Physician/UHS Athletic Medicine Staff believe an athletic related injury/illness requires specialty services, referrals are made to outside consultants or testing facilities.

As an NCAA athlete, if you are referred for an outside test or consultation by UHS staff for an athletic related injury/illness, you are eligible for partial reimbursement of out-of-pocket expenses by the AAF. Certain supplies, such as orthotics or braces prescribed by a physician are also reimbursable by the AAF (see next page, “**Covered Expenses – Reimbursed by the AAF,**” for other included expenses). In addition to the requirement of authorizing referrals to outside consultants or facilities, the Athletic Medicine Department also requires that the attached form for requesting off-campus care during summer and break periods to be submitted to the Team Physician/UHS physician or Trainer for approval prior to receiving off campus services (<http://www.princeton.edu/uhs/pdfs/Outside%20Referral%20Form.pdf>.) **Failure to submit this form for off campus care approval prior to receiving services will disallow you from submitting a request for reimbursement from the AAF for out-of-pocket expenses.**

Please note, after you have secured your referral and received the prescribed services from an outside consultant or testing facility, you are required to schedule a follow-up appointment with your Team Physician/UHS Athletic Medicine Staff member. You will need to bring or have the consulting physician/facility fax your records and test results to: Attn: Athletic Medicine at: 609-258-1355. Receipt of your consult and/or test results are required before you schedule any additional testing, surgeries, physical therapy and/or follow-up with an outside consultant or testing facility. Failure to meet with your attending Team Physician/UHS Medicine Staff member for a follow-up will disallow you from submitting additional medical expenses for reimbursement through the AAF.

Students are responsible for payment to outside consultants and facilities, and in many instances, payment is required at the time of visit.

The Athletic Medicine Department provides most physical therapy services on campus at no charge. Students who receive physical therapy off campus may be limited under the AAF for supplemental reimbursement.

## Submitting a Request for Reimbursement to the AAF

**Step 1** – Submit all medical expenses or athletic related charges to your insurance plan first. If you are on the Princeton University SHP, your claims are processed by our Claims Administrator, The Chickering Group and information can be located on your medical ID card. If you have family insurance, your medical expenses should be submitted to your Private/Family Insurance Plan.

**Step 2** – After your insurance has processed your medical claim(s), you will need to send a copy of the statement you receive called the “Explanation of Benefit” statement (EOB) along with copies of your original bills with an AAF Reimbursement request form which can be obtained from our web site at: [http://www.princeton.edu/uhs/ss\\_m\\_athleticvarsity.html](http://www.princeton.edu/uhs/ss_m_athleticvarsity.html).

## Submitting a Request for Reimbursement to the AAF, continued:

When requesting reimbursement, you must fill out the AAF Reimbursement Request Form in its entirety to include the following information:

- ✓ The name of the Varsity sport team that you participate in;
- ✓ The injury/illnesses sustained; and the date the injury/illness occurred;
- ✓ A brief explanation of the treatment/services you received (e.g., date seen by Athletic/UHS staff, x-rays obtained, MRI obtained to rule out stress fracture);
- ✓ The bill from the provider; and
- ✓ Explanation of Benefit statement (EOB) from your insurance carrier.

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## Covered Expenses/Exclusions/Limitations of the Athletic Activity Fund (AAF)

### **Covered Expenses – Reimbursed by the AAF (Must be ordered by Team Physician/UHS Physician):**

- ✓ Laboratory testing, diagnostic testing and/or consultations from outside physicians for athletic related injuries/illnesses during the academic year, as well as the summer and break periods.
- ✓ EKGs and other heart related testing for sport clearance.
- ✓ Medication for sport related illnesses/injuries (e.g., anti-inflammatory medications and antibiotics for Wrestling for mat related skin conditions.
- ✓ Orthotics/Braces.
- ✓ Chiropractic, Acupuncture, and Massage Therapy.

### **Exclusions - Not Covered by the AAF:**

- ✓ Medications for diabetes, asthma, or other chronic conditions affected by exercise.
- ✓ Rehabilitation for injury not sport related (e.g., any medical services/treatments, diagnostic testing, rehabilitation, etc.).
- ✓ All athletic related injury/illness expenses incurred after August 31 in the year you graduate or after your termination of enrollment at Princeton University, are not eligible for reimbursement through the AAF. This exclusion applies even if the injury or illness on which they are based occurred or began prior to graduation or termination of enrollment (i.e., continued physical therapy, consultations/treatments, and/or follow-up surgeries).
- ✓ Requests for reimbursement through the AAF for all eligible injuries or illness must be made within two years from the date of incurred expenses.
- ✓ Medical expenses incurred without prior approval from Team Physician/UHS Physician Staff.

## Insurance Claims Procedures

### **If you are Covered by the Student Health Plan (SHP) Insurance**

Medical expenses should always be submitted to the SHP insurance first. Most times, physicians and/or medical facilities will submit your medical expenses for you if you present your medical insurance ID card at the time of service. Medical expenses for athletic injuries/illnesses incurred while traveling to and from the practice or play of your NCAA-Qualified Intercollegiate Sport, are paid as follows after satisfying the SHP \$200 annual deductible:

#### **First \$25,000 of expenses**

- Student Health Plan pays 80 percent of eligible expenses up to \$20,000.
- Student pays 20 percent of eligible expenses up to \$5,000.
- Student is responsible for expenses over the usual and customary, or reasonable charge (UCR\*) and other expenses that are limited to or excluded by the Student Health Plan.

#### **Second \$25,000 of expenses**

- Student Health Plan pays 100 percent of expenses.
- Student is responsible for expenses over the UCR\* and other expenses that are limited to or excluded by the Student Health Plan.

### **If You Are Covered By Private Insurance (Family Plans)**

- If you “waive” enrollment in the Princeton University Student Health Plan, the policyholder must certify that your plan covers injuries resulting from the practice or play of intercollegiate athletics. This form is mailed each May and required to be returned by June 30.
- Please check to be sure that your plan covers medical care in the Princeton area including but not limited to all diagnostic tests (i.e., EMG-NCV, MRI, and bone scans) and specialty consultations.
- Patients covered under a Private/Family Insurance Plan must provide plan information to the physician or hospital. You also need to know if your plan has pre-authorization requirements for consultative care. In many cases, the health facility will file the claim for you. You are responsible for any amount not covered by your plan.
- If you are covered by a Private/Family Insurance Plan, please check with your insurance carrier that your insurance coverage is effective on your official arrival date. You should also come to campus with your medical insurance ID and prescription ID cards.

\*UCR. Usual and customary, or reasonable charge: the charge for the covered service or supply made by the provider not to exceed the usual charge made by 95 percent of providers of like service in the same area. This test considers the nature and severity of the condition being treated. It also considers medical complications or unusual circumstances that require more time, skill, or experience. In the absence of the ability to determine if a charge is either "usual" or customary," the claims administrator retained by Princeton University shall provide a "reasonable" reimbursement. In the case of a doctor's charges, UCR is determined using the Health Insurance of America's then-current database combined with selected survey data from The Chickering Group.

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## Catastrophic Coverage

After eligible expenses exceed \$75,000, a separate catastrophic injury policy under the NCAA for eligible expenses (as defined by the NCAA policy) associated with injuries resulting from the practice or play of Qualified Intercollegiate Sports then covers eligible expenses, subject to certain limitations and exclusions. Claims should be filed for benefits under the NCAA Plan through the SHP Office. Students are required to provide copies of all bills and EOB statements from your insurance carrier showing that total expenses exceed the maximum allowable amount. Note: Written notice of potential claims must be submitted to the Princeton University SHP Office within 30 days of the accident. The actual claims must be made within two years after the date of the injury/illness. The student is responsible for ensuring all medical claims have been processed and for paying any amounts not covered by their Private/Family Insurance Plan or the SHP (e.g., ineligible charges, charges over UCR, etc.) Princeton University has systems and procedures for assistance. Failure to read and understand policies and procedures in this guide could result in paying significantly higher out-of-pockets medical expenses.

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## First Year Students

If you are required to be on campus prior to September 1 for NCAA or other Qualified Intercollegiate Sports related to practices, and you enrolled in the Princeton University Student Health Plan (SHP) for the academic year, your coverage will go into effect on your official arrival date as determined by the Athletic Department.

## For More Information

Questions regarding reimbursement for NCAA or other Qualified Intercollegiate Sport athletic injuries/illnesses should be directed to the Manager of the Student Health Plan at (609) 258-3138 or send E-mail to: [shpo@princeton.edu](mailto:shpo@princeton.edu). For assistance with general questions, policy, or administrative concerns, send an E-mail to [uhs@princeton.edu](mailto:uhs@princeton.edu).

For additional information on services and programs, you can reach Princeton University Health Services (UHS) on the Internet at: <http://www.princeton.edu/uhs>.

### **Princeton University Health Services**

#### **Athletic Activity Fund/Student Health Plan Office**

McCosh Health Center, Room 111 - Washington Road

Princeton, New Jersey 08544-1004

Tel: (609) 258-3138

Fax: (609) 258-9191

E-mail: [shpo@princeton.edu](mailto:shpo@princeton.edu)

## Web Sources

Student Health Plan: <http://www.princeton.edu/uhs/sa>

NCAA Qualified Intercollegiate Athletes Guide: [http://www.princeton.edu/uhs/ss\\_m\\_athleticvarsity.html](http://www.princeton.edu/uhs/ss_m_athleticvarsity.html).

Athletic Medicine: [http://www.princeton.edu/uhs/ss\\_medical.html](http://www.princeton.edu/uhs/ss_medical.html).