

TO: Parents/Guardians of Joliet Junior College Student-Athletes

FROM: Wayne L. King, Jr., JJC Athletic Director

RE: Required insurance coverage for student-athletes

DATE: July 1, 2011

I am pleased that your student has chosen to attend Joliet Junior College and is planning to participate in intercollegiate athletics. I appreciate your support as he/she becomes a Joliet Junior College student-athlete. Being a student-athlete can be an incredibly rewarding experience, and playing a sport can be an important part of a student's growth and learning during the college years. However, any physical activity is not without its risks, and I want to be sure that you have the information you need to assist your student with the decision to play and the means to stay healthy during his/her athletic experience.

Joliet Junior College requires all student-athletes to have primary insurance coverage.

Athletes will be required to show proof of insurance which meets the following criteria before they will be eligible to practice or play at Joliet Junior College:

- The policy **must** cover athletic related injuries.
- The policy **must** provide a minimum coverage of \$10,000.
- The policy **must** cover the athlete for the time he/she is participating in JJC athletics (many athletes participate in one or more sports during the entire academic year).

If your student-athlete is not covered by your family insurance, s/he must purchase a policy prior to any participation in athletics at the college. Government/State aid will not be accepted as primary insurance. **Attached with this letter is a list of options for your consideration if your student-athlete will need to purchase insurance.**

Your student-athlete is responsible for the following:

- Provide evidence of a current insurance policy that will provide primary coverage for athletic injuries and maintain that policy throughout their participation in athletics at JJC.
- Inform the athletic trainers within 48 hours of any injury sustained while participating in intercollegiate athletics at JJC.
- Bring a note to the athletic trainers after any visit to a physician with instructions as to whether he/she can continue to play.
- Provide bills and/or copies of Explanation of Benefits from their primary insurance to the athletic department.

The college will provide secondary insurance for athletic related acute injuries, not including overuse injuries, pre-existing injuries, injuries occurred outside of athletics, or illness. This insurance will cover athletic related medical expenses that are left after the student-athlete's primary insurance has been billed and met the \$10,000 limit per injury.

We appreciate your assistance with this matter as no Joliet Junior College athlete will be able to practice or play without providing proof of primary insurance coverage. You can help us by either providing coverage for your student-athlete or assisting your student-athlete in purchasing a policy, and by communicating with the college about any change in your student-athlete's insurance policy or any lapse in coverage. We understand that insurance is expensive for individuals, as it is for institutions, but uncovered medical bills can be financially devastating. We take our responsibility to our student-athletes seriously, and while we certainly hope that they will all compete hard and well and without injury, we also want to be sure that they will be able to receive the medical attention they need should something occur.

Please have yourself and your student-athlete fill out the disclaimer form attached to this handout. He/she will not be allowed to participate in athletics without this form being signed. Feel free to fax, mail, or have your student-athlete drop it off to the Athletics Department.

Thanks again for choosing Joliet Junior College. Please don't hesitate to contact the Athletic Department if you have any questions. Go Wolves!

Sincerely,

Wayne L King

Wayne L. King
Director of Athletics
Joliet Junior College
1215 Houbolt Rd
Joliet, IL 60431
(815) 280-2210 (O)
(815) 280-2539 (F)

JOLIET JUNIOR COLLEGE INSURANCE COVERAGE DISCLAIMER

I _____ (student-athlete) to participate in _____ (sport(s)) for the 2011-2012 season hereby acknowledge the receipt of the Athletic Insurance Policy at Joliet Junior College. I understand that I must provide proof of primary health insurance coverage and that government/state aid will not be accepted as primary coverage. I also understand that if I sustain an acute injury while participating in athletics at Joliet Junior College it is my responsibility to cover any and all costs with the assistance of my primary insurance up to \$10,000. If I do not cover my co-pays and deductibles, the college will not cover their portion of the bills that exceeds \$10,000. If at any time I am dropped from my health insurance plan, I understand that I cannot participate in any JJC athletics program until I am covered under a policy. I also understand that JJC **WILL NOT** cover any bills, if I do not have current and up to date primary insurance.

We must have both the athlete and the parent/guardian signature.

Signature of Athlete _____ Date _____

Signature of Parent _____ Date _____