

WHAT MEDICAL STAFF
IS AVAILABLE AT VMI?

The Virginia Military Institute has a staff of medical professionals that care for injuries and medical issues encountered by cadets. The VMI medical staff includes the Post Physician, registered nurses, and Certified Athletic Trainers. Injuries which require off-post care are treated through a list of approved off-post medical providers.

WHAT OFF-POST PROVIDERS
ARE APPROVED?

Dr. George Henning, Dr. Thomas K. Miller,

Dr. Chris John
Carilion Clinic — Orthopedics

Dr. Edward Hemphill
Lexington Orthopedic Associates

Carilion Stonewall Jackson Hospital
Emergency Care, Radiology, Surgery

Roanoke Memorial Hospital
Surgery

Neurological Associates of Roanoke
Neurology

Roanoke Ambulatory Surgery Center
Surgery

Center for Advanced Imaging
MRI & Arthrogram

Carilion Clinic 3 River Circle
MRI & Arthrogram

This summary is informational only, and is subject to the terms/conditions of the applicable policy.

Dear Parents:

We are proud to have your son or daughter participating as a student athlete at the Virginia Military Institute. We hope that your cadet will be successful and thrive both academically and athletically.

The Virginia Military Institute has a committed and qualified staff that works hard towards keeping our athletes free from injury and provides first rate medical treatment at all times. Our facilities on post are well equipped to handle any treatment and necessary rehabilitation; however, the more serious injuries requiring a specialist or diagnostic test are referred off-post. Because of this added expense, we purchase a supplemental medical insurance policy for our athletes.

Our policy is consistent with most NCAA Division I collegiate institutions. We look to the parents' or guardians' health insurance as primary coverage. Our supplemental insurance policy is on an excess basis only; meaning it will only cover expenses that your personal insurance does not cover. For further explanation, please see the Summary of VMI's Supplemental Insurance and Referral Policy.

The NCAA regulations allow VMI to pay for only those expenses incurred as a result of participation in a supervised collegiate practice or scheduled competition. Any other circumstance under which an injury occurs is regarded as non-athletic in nature and is the responsibility of the individual athlete. Therefore, it is important for you to review your son's or daughter's health or accident insurance in order to provide for these non-athletic related instances.

In the event that your son or daughter should require medical treatment, it is necessary that we have current insurance information. This information is required before you are eligible for coverage through our supplemental policy. **This is why we must ask you to please fill out and return the insurance forms, as well as a photocopy of any applicable personal insurance I.D. cards.** Should you have any questions or concerns, please do not hesitate to contact me or members of our athletic training staff at (540) 464-7310.

It is the desire of the Virginia Military Institute Athletic Department to provide the most complete health care possible for our students. Your cooperation and prompt attention to this matter is greatly appreciated.

Sincerely,
Donny White, Director of Athletics

IMPORTANT INFORMATION ENCLOSED — PLEASE READ

SPORTS **VMI** **MEDICINE**

ATHLETIC INSURANCE INFORMATION

Summary of VMI's Supplemental Insurance and Referral Policy

WHAT SHOULD I DO WITH THE INSURANCE FORM?

In order to provide medical coverage for your cadet-athlete under VMI's supplemental athletic insurance policy, we require **annual** health insurance information for **every** cadet-athlete. Please return the following information to VMI:

1.) THE MEDICAL INSURANCE QUESTIONNAIRE (SIGNED, WITH ALL SPACES COMPLETED)

2.) AN ENLARGED PHOTOCOPY OF THE CADET/ATHLETE'S PERSONAL INSURANCE I.D. CARD (FRONT AND BACK)

Please mail this information to:
VMI Sports Medicine
401 N. Main St.
Cameron Hall Room 215
Lexington, VA 24450
540-464-7310
Fax 540-464-7280

WHEN IS THIS PAPERWORK DUE?

Please return the insurance form and a copy of both sides of your insurance card as soon as possible. If this is not done within one week from the first day of practice, the athlete will not be allowed to practice.

WHAT IF I DO NOT HAVE HEALTH INSURANCE?

If your cadet-athlete does not have health insurance, mark 'No Insurance', continue to complete the rest of the form, and mail it to the above address.

CAN I COMPLETE THE FORM ON-LINE?

Yes, the form can be found on-line at: www.vmi.edu → Athletics → NCAA Sports → Sports Medicine → Insurance Form

Because the form requires your signature, if you download the forms you will still need to mail them to the above address.

CAN I FAX THE FORM INSTEAD OF MAILING IT?

Yes, we prefer by mail due to the high rate of unreadable insurance cards we receive by fax. You may fax the form and enlarged copies of the insurance card to:

540-464-7280

WHAT IF I BELONG TO AN HMO?

If you belong to an HMO, the cadet-athlete is limited to your HMO's physicians and facilities. Please send us specific instructions, requirements, and limitations associated with your policy.

WHAT IF OUR INSURANCE CHANGES?

You are responsible for notifying VMI sports medicine if there is a change in your cadet-athlete's insurance.

WHAT HAPPENS WHEN A CADET-ATHLETE IS INJURED?

Injuries which occur during an official practice or competition are evaluated by the Sports Medicine staff. When needed, the athlete will be referred off-post to an approved specialist on our medical staff.

WHAT ARE THE DETAILS OF VMI'S INSURANCE POLICY?

1. The policy only covers injuries sustained during an official NCAA practice or competition.
2. The policy only covers expenses not paid by your health, medical or accident insurance and the VMI Secondary Insurance Policy.
3. **VMI will not pre-pay medical bills.** In certain situations such as a delay in the insurance process, parents may have to pre-pay bills in order to avoid late charges or collections.
4. VMI will not be responsible for court costs or collection fees.
5. **Unauthorized consultations, treatments, or second opinions will not be covered by VMI's supplemental insurance policy.**

WHAT IS NOT COVERED UNDER VMI'S POLICY?

1. Injuries sustained outside of official NCAA practice or competition.
2. Chronic or reoccurring injuries sustained prior to athletic participation at VMI.
3. Degenerative injury as diagnosed by a Physician.
4. Unapproved consultations or treatments.
5. Physical Therapy/Rehabilitation.
6. Foot orthotics or foot orthoses.
7. Dermatology.
8. Sickness or disease in any form.
9. Hernia.
10. Chiropractic care.
11. Routine dental care not related to athletics.
12. Skin infections not related to athletics.

HOW DOES THE BILLING PROCESS WORK?

The cadet-athlete's primary insurance, VMI's secondary accident insurance, and the Athletic Department's supplementary insurance policy information are provided to the medical provider at the time of service. The medical bills are sent to the appropriate insurance companies for payment. Please be reminded that occasionally a healthcare provider does not correctly submit the insurance claim. If this happens you may receive a medical bill in the mail.

WHAT SHOULD I DO WHEN I RECEIVE MEDICAL BILLS IN THE MAIL?

In order for VMI's supplemental policy to pay the balance on a claim, copies of the following paperwork must be sent to VMI by the parents of the cadet-athlete:

- 1.) **An explanation of benefits (EOB) from your insurance company**
- 2.) **An itemized bill from the place of medical service**

You will have **twelve weeks** to send this information to VMI. **If you fail to comply, VMI will no longer be responsible for the claim.**

Please send these copies to:

Sports Medicine Insurance Coordinator
401 N. Main St.
Cameron Hall Room 215
Virginia Military Institute
Lexington, VA 24450

If you have questions about bills, please contact Lance Fujiwara at 540-464-7310 or FujiwaraLm@vmi.edu