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- November 2019**Review: Annually****Last Date Reviewed:** November 2019

POLICY

It is policy of Bethel University that **ALL** students attending class on campus must have valid health insurance with the exception of commuters who are not involved in any extra-curricular activities (defined below). Insurance coverage can be documented by providing a copy of the student's current insurance card to the Student Insurance Coordinator.

DOMESTIC INSURANCE

Bethel University has negotiated an affordable and comprehensive health care plan for our students. Students who participate in any extra-curricular activity, which is defined as students who participate in a sport, students who participate in Renaissance, students who live in Bethel housing, and/or students who plan on participating in intermural activities will be automatically enrolled.

Students who are U.S. citizens and have comparable health insurance coverage through parents or elsewhere will not be required to purchase the University sponsored plan but must OPT OUT. To opt out of the health insurance and have the charge removed from the student's account, he/she can go to the Health Insurance page on the Bethel University website and follow the OPT OUT link. Beginning fall 2015, commuter students who do not participate in one of the above-noted classifications will not be automatically enrolled; however, such students will have the ability to enroll if they so choose.

Short-term health policies or other health plans that will not cover the student in the State of Tennessee will not be accepted if the student is required to enroll in health insurance coverage. The cost of the policy will be negotiated annually for domestic students. This amount will be charged to the student's account by the

Insurance Coordinator and will be payable in the Business Office. If the student decides to opt out, he/she will be required to submit current insurance information for verification to ensure it is an active policy.

If it is determined that a student's insurance is inactive, the student will be added the plan offered at Bethel University, and a HOLD will be placed on the student's account with the Business Office until the issue is resolved. Once a student's account has been placed on hold, the student will not be able to access important information such as transcripts and grades, and such standing prevents the student from registering for future classes.

All students that are required to have insurance are subject to random insurance verification audits. Students participating in one of the categories outlined above who are found not to have valid insurance will be subject to disciplinary action at the discretion of University administration. Those living off campus and wanting to participate in intermural activities must provide valid insurance to the Insurance Coordinator before participating.

INTERNATIONAL & FOREIGN STUDENTS

All international students are required to purchase health insurance offered through Bethel University. Once an international student is accepted for admission and has arrived on the campus, he/she will be automatically enrolled for insurance coverage. The charges for the policy are added to the student's account, and the student is responsible for paying the premium amount. All payments are made in Bethel University's Business Office. No international student will be allowed to participate in any extra-curricular activity (as defined under Domestic Insurance) until the health insurance policy is in effect.

BETHEL UNIVERSITY STUDENT-ATHLETES

All Bethel University student athletes must be covered by an individual health insurance policy before participating in any practice, game, and/or competition. The student athlete's insurance must have an athletic benefit covering athletic related injuries and illnesses. The student insurance coordinator will verify insurance policies to ensure the policy is active. The student athletes insurance coverage will be considered primary in all related injuries.

Bethel University maintains secondary insurance coverage which may provide benefits to student-athletes under certain circumstances and after the application of any benefits provided by the primary insurance policy. The secondary policy covers only those injuries that are a result of participation in

Bethel University athletics and those injuries that have been properly reported to teams' athletic trainer. The secondary insurance does not cover pre-existing conditions.

Student-athletes must report all sports related injuries to the teams' athletic trainer. The athletic trainer will advise the student athlete of the proper protocol that must be taken to ensure proper payment by all insurance companies involved. At no time should a student-athlete seek medical treatment without the prior approval of the athletic trainer. Such actions will jeopardize and/or remove responsibility from Bethel University and its secondary insurance, Summit America, for payment of accrued medical bills.

1. All student athletes must promptly report and document every injury to the teams' athletic trainer. No benefits are provided unless the injury is reported within forty-five (45) days from when injury occurred.
2. Bethel University's secondary insurance provides coverage only for a properly reported and documented injury occurring in the course of an official practice, scrimmage, or contest which is part of the University's intercollegiate athletic program, or while traveling as part of a team to or from an official practice or contest in vehicle owned or hired by the University. "Official" refers to a scheduled and required time when total participation is required by the coach for all team members in accordance with NAIA regulations for each individual sport season.
3. The student is responsible for filing all claims with the student's primary insurance carrier. No claim will be filed with Bethel's secondary insurance carrier without having first been properly and timely filed with the student's primary insurance carrier.
4. Bethel's secondary insurance provides payment only for covered, out-of-pocket medical expenses not paid by the student's primary insurance. No compensation or benefits are provided for loss of use of any limb, organ, or body part; death; or any other physical or mental impairment, even if caused by an athletic injury or illness.
5. Student-athletes must arrange for all non-emergency medical treatment through the University Athletic Training and Sports Medicine Department in order to be eligible for coverage under Bethel's secondary insurance. The Insurance Coordinator will work with students on a case-by-case basis in an effort to use medical providers which are preferred providers under the

students' primary insurance coverage.

6. Coverage and payment of claims are subject to all other terms and conditions of Bethel's secondary insurance policy. Medical claims or expenses which are not covered by the student's primary insurance or Bethel's secondary insurance are the sole responsibility of the student.
7. Bethel University will not be responsible for the payment of any pre-existing medical conditions or injuries.

Bethel University's Department of Athletic Training and Sports Medicine has fostered positive relationships with certain medical providers in the surrounding area. These providers have consistently provided quality service to Bethel University student-athletes. All injuries requiring a referral will be sent to one of the preferred providers unless extenuating circumstances necessitate a different provider. All student-athletes must be evaluated by an athletic trainer before a referral to a physician will be made.

If a student-athlete disagrees and goes to an outside provider for clearance to play, he/she will be considered AMA (Against Medical Advice), and all medical bills will become the responsibility of the student-athlete and/or his/her guardians. When a student-athlete is classified as AMA, even if cleared by an outside provider, he/she will not be eligible to participate. Student-athletes classified as AMA will not be eligible to travel, practice, or participate unless cleared by the team's athletic trainer or by the Bethel Sports Medicine Team Physicians, which includes those medical providers that work within Bethel Health Services. All care must be medically guided and referred by a Bethel University Athletic Trainer.

If a student-athlete and/or his/her parents or guardians decide to see a physician without prior authorization or approval from an athletic trainer, the student-athlete and family are responsible for any and all medical bills incurred as a result of that decision.

In the event that a student-athlete receives a bill for an injury that occurred as a direct result of participation in intercollegiate athletics at Bethel University, the student-athlete must submit the bill to the Insurance Coordinator, located within the Athletic Training facility. Bills must be turned in within a timely manner. Bills not received within forty-five (45) days of the date of invoice will become the responsibility of the student-athlete and his/her parents/guardians.

Please send all bills and medical statements to:

Insurance Coordinator

Bethel University McKenzie, TN 38201

Phone: (731)-352-6923

Fax: (731) 352-6916

RELATION PRIMARY INSURANCE

Domestic and international students that have Bethel health insurance as their primary insurance should take the following actions when they need care:

1. Report to the campus health clinic when sick, which will allow your deductible of
 1. \$250.00 to be waived in case you require an outside referral. Otherwise, the student will be responsible.
 2. In cases of medical emergency, call 911 or notify campus security. Please follow up with health services if you are not an athlete and inform personnel of what occurred. All student-athletes should notify their athletic trainer immediately.
 3. Student-athletes injured while participating in a sport must first report to the sports medicine center and speak with your athletic trainer.
 4. Any student that is referred off-campus for care must follow up with his/her provider either at health services or in sports medicine when he/she returns to campus.
 5. Always keep your appointments and notify someone if you cannot.

RESPONSIBLE PARTIES

Athletic Training Department, Student Insurance personnel, Athletic Supervisors/Directors/ Coaches, Renaissance Supervisors/Directors, Student Billing Department

PUBLICATION

This policy is published on the University's website.

STUDENT ACKNOWLEDGEMENT AND CONSENT

I have read and received a copy of Bethel University's Policy on Student Insurance. As required by this Policy, I agree that I will at all times provide a current copy of my insurance card to the Insurance Coordinator. I further agree that I will not participate in any extra-curricular activity, which is defined as students who participate in a sport, students who participate in Renaissance, students who live in Bethel housing, and/or students who plan on participating in intermural activities, during any time that my primary medical insurance is not in effect and take responsibility for any actions that result in my doing so.

Student's Printed Name

Student's Signature

Bethel Activity/Sport

*Signature of Parent/Guardian
(if student is under 18)*

Date

****Please return this signed form to Bethel University's Insurance Coordinator.**

Bethel University
Insurance Coordinator
325 Cherry Avenue
McKenzie, TN 38201

Email: insurance@bethelu.edu
Phone: (731-352-6923)
Fax: (731) 352-6916