

Dear Parent/Guardian of GWU Student-Athlete:

The purpose of this letter is to inform you of the policies and procedures associated with Gardner-Webb University's athletic insurance coverage.

Please take the time to fill out the enclosed insurance forms so that we can maintain accurate insurance and emergency contact information on your son or daughter. We ask that the forms be returned no later than **July 25, 2008**. Along with the forms, also send a copy (front and back) of the insurance card for the policy that covers the student-athlete. **It is mandatory that completed and signed forms are on file, along with a copy (front and back) of the insurance card, before a student-athlete will be allowed to participate in any practice or athletic event at Gardner-Webb University.** This process must be completed each year that your son or daughter participates in athletics at Gardner-Webb University.

Please note that some insurance policies do not cover an injury that is sustained while participating in college athletics and/or have limited or no out-of-state or out-of-network coverage. We ask that you check with your insurance company about both of these issues and indicate your coverage limitations on the insurance form. Gardner-Webb University strongly encourages all student-athletes to have primary health insurance that will cover athletic injuries. In the near future this may be a requirement.

Gardner-Webb University carries secondary insurance on all its student-athletes through Bob McCloskey Insurance. Our policy is an excess policy, once the student-athlete's primary health insurance has considered charges; our excess policy will pay the balance of allowable charges that are within reasonable and customary. Please review the following policies governing this coverage:

1. Bob McCloskey Insurance will pay only after receiving proof that the expenses have been filed on the student-athletes primary insurance and that those benefits have already been paid. Once your insurance has paid a claim, they will send you an Explanation of Benefits (EOB) form stating what and how much was covered. This EOB must then be forwarded to:
Jon Mitchell, Service Program Director
Gardner-Webb University
PO Box 877
Boiling Springs, NC 28017
2. If your son or daughter's bills do not meet your deductible, Bob McCloskey Insurance will still pay the benefits. However, Jon Mitchell will need the explanation of benefits statement showing your insurance company applied the bills to the deductible.
3. If you do not carry health insurance on your son or daughter, then Bob McCloskey Insurance will act as the primary insurer in the event of an athletic injury. If this is the case, please send Jon Mitchell a letter from your employer stating that your son or daughter is not covered by their insurance. If you are retired or unemployed, please send a letter stating that you are, in fact, retired or unemployed and do not carry health insurance on your son or daughter.
4. Gardner-Webb University and Bob McCloskey Insurance will not be responsible for

any pre-existing condition, regardless if it's been previously treated or not. It is the responsibility of the student-athlete to disclose any condition or injury that they have incurred and/or are receiving treatment for to the Athletic Training and Medical Staff of the University.

5. Gardner-Webb's insurance is only responsible for those bills incurred for an injury sustained while representing the Gardner-Webb University Athletics Program (ie. practice or games).
6. Gardner-Webb's insurance will only be responsible for bills incurred for two years from the date of injury.

Please also note that the NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy has a \$75,000 deductible and is supplemental coverage in the event of a catastrophic injury. Bob McCloskey Insurance, acting as a Gardner-Webb University secondary insurance carrier, will cover the remaining deductible after your primary insurance carrier has paid. More information on this program can be found on the NCAA's website at www.ncaa.org.

As stated earlier, in order to make the process of seeing a physician more efficient, we are requiring that all student-athletes have a copy of the insurance card (front and back) for the policy that covers them on file with the Gardner-Webb University Athletic Training Department. If your son or daughter is with an HMO or PPO and they are required to see their Primary Care Physician (PCP), please include the name, address and phone number of their PCP. Gardner-Webb will make an effort to get approval for student-athletes with an HMO or PPO to be seen by our physicians. If your HMO or PPO does not approve this, they will have to go to the nearest provider approved by the HMO or PPO. Finally, if your son or daughter is covered by an HMO or PPO, please inquire with your insurance provider about the possibilities of guest benefits. Guest benefits will enable your son or daughter with an HMO or PPO to go to a local PCP while they are enrolled as student-athletes at Gardner-Webb University.

Again, please take a few minutes to fill out the enclosed insurance and emergency contact forms completely and correctly. Please mail these no later than July 25, 2008. If the Athletic Training Department does not have this information when your son or daughter reports for athletic practice, they will be declared ineligible until the information is received and can be processed.

We appreciate your assistance with this important matter. Please feel free to contact Gardner-Webb's Athletic Training Staff at 704-406-4356 if you have any further questions.

Sincerely,

Chuck Burch
Vice President for Athletics

Enclosure