## West Virginia University Intercollegiate Athletics

Policy:	Medical Billings, Payment and Insurance
Date:	Revised May 2009
Responsibility:	Athletic Training

Any injury sustained during organized practice, organized/supervised strength and conditioning practice or competition while representing West Virginia University will be cared for by the West Virginia University Athletic Medical Staff (Doctors, and/or Athletic Trainers) and should be immediately referred thereto.

Student-athletes are <u>encouraged</u> to acquire a current and thorough medical insurance policy for non-athletic injuries/illnesses. Examples of what athletic insurance will not cover include: appendectomy, tonsillectomy, ulcers, pregnancy, ovarian cysts, hereditary conditions, hospitalization for medical illnesses, pre-existing injuries, non-athletic injuries/illnesses, automobile accidents. Disqualification from participation in intercollegiate athletics at West Virginia University because of injuries or medical conditions not related to organized practice or competition is the prerogative of the West Virginia University Team Physicians.

Insurance coverage by the West Virginia University Department of Intercollegiate Athletics' is secondary, the student-athlete's personal health insurance is primary.

Medical abnormalities, existing prior to West Virginia University athletic competition, are the responsibility of the student-athlete and/or his/her family. Disqualification from participation in intercollegiate athletics at West Virginia University because of said abnormalities is the prerogative of the West Virginia University Team Physicians.

Dental injuries incurred while participating in an organized practice or competition for West Virginia University will be referred to the West Virginia University Dental Clinic in the same manner as for medical referrals. Routine dental care, cleaning and fillings are NOT COVERED.