

The Aquinas College Athletic Department requires all student-athletes to be covered by some form of primary insurance. Should your son or daughter not be covered by a parental policy the college makes available low cost insurance plans, through First Agency, that cover both athletic participation and non-athletic/medical conditions (If you would like information on these plans please contact the athletic department at 616-632-2474)

Aquinas College carries an accident insurance policy on our student-athletes to cover injuries sustained during organized team practices and games. This policy is with First Agency of Kalamazoo, Michigan, and is a secondary policy that is supplemental to your individual coverage.

This secondary policy does not cover the following:

- Copays, such as for office visits and emergency room visits
- Prescription drugs
- Orthotics, Knee braces, etc.
- Any pre-existing conditions or injuries sustained prior to your child's participation in athletics at Aquinas College. These should be identified and discussed during your child's pre-participation physical exam with our team physician.
- General medical conditions such as appendicitis, infections, disease, or mental health problems and the treatment of these, as they are not caused by participation in athletics.

We would also like to take this opportunity to outline the procedure for payment of medical bills for our student-athletes. If a student-athlete requires medical attention due to an injury they receive during practice or a game, the athletic training staff will coordinate treatment procedures with our team physician. If other procedures, such as a referral from a primary care physician, are needed to satisfy insurance requirements every effort will be made to satisfy them, as long as those steps are known. Any charges will be filed on the parent's primary insurance first, with the remaining balance filed on the college's secondary accident policy.

The athletic training staff may call upon you to help expedite any insurance claims. It is important to remember that Aquinas College has a secondary insurance policy and cannot submit any bills until the primary insurance has paid. ***Once the primary insurance has paid a bill with any remaining balance should be sent, along with an explanation of benefits from the primary insurance for that bill, to:***

Kevin Parker, AT, ATC
Assistant Athletic Trainer
Aquinas College
1607 Robinson RD SE
Grand Rapids, MI 49504
FAX: 616-732-4548

In turn, bills that are neglected by the primary insurance may be sent to collections and result in a negative effect on your son or daughters credit rating. The student-athlete, not Aquinas College, will be held responsible for any adverse credit problems as a result of the primary insurance not paying in a timely manner. With your cooperation we can prevent these unfortunate, frustrating, and time consuming circumstances from being put into motion.

As previously stated, Aquinas College is responsible only for payment of medical bills/treatment that result from injuries sustained during participation in intercollegiate athletics. The college is also not responsible for medical expenditures not discussed with athletic training staff or team physician prior to the medical procedure.

Aquinas College Athletic Training Staff

