Dear Student-Athlete and Parents:

Before the start of each sports season, the athletic department at the University of Alaska Fairbanks would like to inform the parents of each student-athlete the policies regarding insurance coverage. We hope that each athlete will be injury free and we have made great efforts to help insure this with year round strength and conditioning programs for our student-athletes. However if an athlete does become injured, the following information should be useful.

If a student-athlete is injured and generates medical expenses associated with the accident, all claims must be filed first with the student or parent’s personal insurance company. If a balance remains after the personal insurance company has paid its maximum, that balance will be submitted to the UAF insurance carrier. This “excess insurance” policy or secondary policy is the way the vast majority of institutions deal with the rising costs of medical insurance.

The University’s insurance policy covers only new accidents that are sustained during competition or supervised practice. Any E.O.B’s (explanation of benefits) or bills related to injuries that fall into the above category should be mailed to the athletic department only after first being submitted to your personal insurance company. It is therefore very important that your son or daughter arrive in Fairbanks with updated insurance information so that we can assist you in the timely filing of all claims. If you are currently under the care of a physician for an ongoing illness or diagnosed condition you must arrive in Fairbanks with a copy of ALL medical records or you may not be allowed to practice and/or play. Pre-existing injuries, off-season injuries, injuries incurred during the season that are not directly related to in-season competition or supervised practice i.e., intramural injuries, or routine medical care (eye care, dental care, care for illnesses) are not covered.

If your son or daughter remains uninsured and is injured in a scheduled practice or game the University’s policy will become the primary policy. There is a $500.00 deductible. This $500.00 deductible and any leftover medical charges become the responsibility of the parents and or student athlete. Please note that the University of Alaska Fairbanks assumes no responsibility whatsoever for any uninsured expenses or charges above what our Insurance carrier deems as “normal and customary charges”. We strongly recommend that the student have coverage through a primary health insurer to avoid possible, significant out-of-pocket expenses in the event of an injury. It is strongly recommended that a personal health and accident insurance policy be maintained for all student-athletes.

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. More information on this program can be found on the NCAA’s web-site at www.ncaa.org.

The University of Alaska Fairbanks requires all International students carry their own out of country primary insurance or “Travelers Insurance”. You should know that many of these policies do not cover accidents that occur while participating in athletics and you need to further inquire as to any additional rider that might be available with your insurance provider.

If you have any questions regarding the accident insurance policy, please feel free to contact us at your convenience.

Sincerely,

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