



DATE: June, 2009
TO: St. Andrews Presbyterian College Students
FROM: Student Affairs
RE: Student Health / Athletic Injury Insurance

St. Andrews Presbyterian College, through BCS Insurance Company offers a Student Health and Athletic Injury Policy which is described in the accompanying summary. All Athletic students who participate in NCAA athletics are required to have primary athletic injury insurance. The cost of this plan is \$862 and is included on your tuition bill. This policy not only covers the first \$10,000.00 of any athletic injury it also has health coverage for sickness and accident. Participation in this plan is **required** for all Athletic Students **unless waived by completing the College waiver form** indicating and **providing proof** that comparable insurance coverage is in effect, which includes athletic coverage. The enrollment form or waiver form must be completed prior to registration and returned to the Business Office no later than August 18, 2009. Athletes will not be able to participate in any practice sessions and/or scheduled athletic events until these forms have been submitted.

We recognize the financial and physical burden from injury or illness might force a Student to end their athletic as well as academic career. Therefore, we are requiring all Athletes to have this injury and health coverage. Please take time to review the enclosed material. We believe you will be satisfied with our plan. Finally, please consider the following before making your decision to waive coverage:

- ∞ Review your current health plan; it may not cover the type of expenses most frequently incurred by athletic injuries. This plan is designed to help cover these expenses. It is also designed to discourage use of emergency facilities for non-emergencies.
- ∞ If you are a member of an HMO or PPO out of the area, please be certain of services and providers available in the Laurinburg area. Failure to have sufficient coverage will present you with costly medical bills.
- ∞ Your family policy may not cover you after you reach a certain age. Plan ahead; don't wait until this occurs and you find yourself without protection or with costly medical bills.
- ∞ Given the above, please consider the low cost of this plan - \$862 for 12 months world wide coverage. Your participation in this plan will also provide you with wrap-around coverage that can fill the gaps in your current health plan.

Any questions you may have regarding this insurance plan should be directed to our Serving Agent, Collegiate Risk Management at 1-866-931-9560. Thank you!

NOTE: This policy is available to NCAA athletes ONLY.

Please complete the opposite side of this sheet and return to the Student Billing Office.

