

University of Pittsburgh at Bradford
Department of Athletics and Recreational Sports

Dear Parent/Guardian:

We are pleased that your son/daughter is interested in participating in the intercollegiate athletics program at the University of Pittsburgh at Bradford. There are several items which must be taken care of prior to his/her first team practice.

PHYSICAL EXAMINATION

It is a University policy that all student-athletes undergo an annual physical examination. Please complete all pages of the Required Medical Examination Form. Student-athletes who fail to submit a completed physical exam form will not be permitted to practice or compete with any intercollegiate team.

INSURANCE

Student-athletes are covered by a University-sponsored excess medical accident insurance policy. The policy extends coverage to intercollegiate athletes injured when competing or traveling to a sponsored game or practice during their traditional season only. Since our insurance is in excess, you must submit all related medical bills to your medical insurance carrier first.

Then, subject to the limitations of the “NOTE” below, if your son/daughter is injured in an athletic team activity, and receives treatment authorized by our athletic trainer, the University will assume financial responsibility for related medical charges up to the limits of the University’s excess medical insurance accident insurance coverage upon receipt of a letter or statement from your medical insurance carrier stating that charges are denied and the reason for denial.

Without this information, it is very difficult for us to properly process student-athletes’ claims. **NOTE: The University will only pay the reasonable cost of services rendered within one year from the accident date.** The University is prohibited from paying non-athletic related medical costs.

IMPORTANT: If you are a member of an HMO, please contact your benefits provider to inquire about proper procedures regarding notifying your Primary Care Physician in case of sports injuries to your son/daughter. If your insurance carrier rejects a claim due to improper procedures (failure to notify PCP regarding emergency care, not obtaining a referral, etc.) Pitt-Bradford *WILL NOT* be responsible for the cost of medical treatment.

***Students without medical insurance are advised to purchase health insurance or contact our Head Athletic Trainer for information about purchasing insurance locally. All athletes must have medical insurance coverage for the entire time they are participating in a sport.

It is very important that your son/daughter report ALL injuries to our athletic trainers who will treat the injury and/or refer him/her to a physician. **Unless an injury report has been filed with the staff in the athletic trainers’ office, the student is responsible for the cost of medical treatment.** Our athletic trainers will seek a second opinion from our team physician in certain medical cases, if deemed necessary.

PLEASE NOTE: Full disclosure of all previous injuries is essential for proper evaluation and treatment of your son/daughter. NOT fully disclosing this information may jeopardize University payment of any injury.

Sincerely,

Lori Mazza, Director of Athletics and Recreational Sports