

To: Parent/Guardian of Loras College Student-Athlete  
From: Jacob Hesse, Loras College Head Athletic Trainer

The 2010-11 athletic seasons will soon be upon us and there is some information that must be completed prior to your son or daughter beginning participation this year at Loras College. There are several forms that must be completed, signed, and returned to the Jacob Hesse Head Athletic Trainer to ensure proper eligibility. They include a medical consent, medical history, physical and insurance form. You can print these forms off of the Loras Website, at: <http://depts.loras.edu/sports/general/training.html>. Also a copy of your insurance card is also mandatory and should be included with these forms. If you have any questions regarding these forms please contact me at your earliest convenience. ***ALL INCOMING FRESHMEN ARE REQUIRED TO HAVE A SPORTS PHYSICAL INCLUDING BLOOD WORK AND URINALYSIS. ALL RETURNERS ARE ALSO REQUIRED TO HAVE A PHYSICAL EVERY YEAR.*** However, returners **do not** need to have the blood work or urinalysis done, only the yearly ***SPORT PHYSICAL***.

We are also making the **RECOMMENDATION** for **ALL** athlete's to have a **Sickle Cell screening** test completed, as the NCAA is requiring all Division I student athletes to have this completed and we anticipate that during your son or daughter's time here the NCAA will require this test prior to participation. We **HIGHLY RECOMMEND** all **FRESHMEN** have this testing including in their blood work. Many newborns were tested at birth for the trait, so check with your family physician for results.

**WE REQUIRE A PHYSICIAN TO COMPLETE THE PHYSICAL OR TO SUPERVISE THE PHYSICAL AND SIGN THE PHYSICAL FORM. Nurse Practitioners (ARNP), & Physician's Assistant (PA) signatures on a physical WILL NOT be accepted without a physician's signature. CHIROPRACTORS (DC) WILL NOT be considered an acceptable physical.**

In the case that your child suffers an injury while participating in intercollegiate athletics at Loras, there are a few things that you need to be aware of. The NCAA does not permit us, or any college/university to provide insurance or pay bills for expenses related to any **ILLNESS OR CONDITION** not **DIRECTLY ATTRIBUTABLE** to participation in an intercollegiate practice or game. The athletic accident insurance at Loras College provides *excess or secondary coverage* to your son/daughter for accidents occurring while participating in an intercollegiate game or practice including sponsored authorized team travel. Injuries sustained prior to entrance to Loras College, or having been diagnosed as a chronic, or over-use injuries, WILL NOT be covered by the college's athletic insurance provider. This is a limited excess or secondary policy **ONLY**. Under the terms of the insurance, the first \$1,000 for each claim must be paid by the student, the student's personal health insurance and/or another responsible party. The coverage afforded by the College is not in lieu of any other insurance plan maintained by the student. The plan will not pay for HMO denied claims; health insurance denied claims; non-athletic related injuries; or other such items.

### **Claim Procedure**

All incurred medical bills should be sent to your home. **DO NOT SEND THEM TO LORAS COLLEGE.** This will only delay the claim process. Submit these bills to your personal medical insurance carrier. If a balance remains after your insurance carrier adjusts the claim, send the explanation of benefits form (or letter of denial) and copies of **ALL** itemized bills to Jacob Hesse, ATC at Loras College. Please note that most delays in processing are due to incomplete or delinquent filing of forms/bills to the athletic trainer. Any questions regarding this letter or the processing of medical bills may be directed to Jacob Hesse at Loras College at (563) 588-7408.