Saint Mary’s College
Insurance Process

Saint Mary’s College holds an insurance policy for your daughter’s protection in the event of an injury during a supervised practice or competition. The athletic insurance is secondary coverage and is subject to the following limitations:

1. Only injury sustained during a game or supervised practice will be covered. Injuries not considered to be accidents, such as overuse injuries may not be covered under our existing policy.

2. Medical expenses will only be covered if the team physician refers the athlete. Non-referred visits or expenses will not be covered by this policy and as such, will be considered your responsibility.

3. During the course of the year, should an athlete’s insurance coverage change, the Athletic Training Department must be notified immediately.

4. Secondary coverage is provided for expenses incurred in excess of your primary insurance coverage. Secondary coverage means that any family insurance must first continue its maximum before this coverage comes into effect. This supplemental coverage is designed to pick up any remaining balance not covered by the family insurance. The bills incurred will be in the student’s name and must be submitted to the family insurance company.

The Claims Procedure

All medical bills for your daughter incurred as the result of an accident in the intercollegiate sports program will be sent directly to your daughter or your home address.

1. Submit all bills to your private insurance company. They will do one of the following;
   a. Honor the claim by paying a portion, or the entire bill.
   b. Not honor the claim and send you a letter of denial.

2. If there remains a balance after your private insurance acted on the claim, or a total denial of coverage was received, send this Explanation of Benefits (EOB) sheet and bill to the address below:
   Stacy Schlumbohm, MA, ATC
   Head Athletic Trainer
   Saint Mary's College
   Angela Athletic Facility
   Notre Dame, IN 46556

3. If the bills incurred are not paid by your private insurance company, a claim will be sent to the athletic insurance carrier (Student Athletic Protection, Inc. Kalamazoo, MI) for processing. If they need any additional information, please cooperate with them in processing the claim.

4. It must be stressed to you that your private insurance must either pay or decline to pay before our insurance will act on any bills. You must provide us with the Explanation of Benefits (EOB) form from your insurance company showing that you have submitted all bills. It is also important for you to send us any bills with a remaining balance due.