

To: Calvin College Student-Athletes and Parents

From: Jenny Toonstra, MA, ATC
Head Athletic Trainer

Re: Calvin College Athletic Training Services and Insurance Requirements,
2007-2008 academic year

A. Services

The sports medicine program at Calvin College works under the direct supervision of team physician, Ed Kornoelje, DO. Dr. Kornoelje is a fellowship trained sports medicine physician with Metro Health. If a student-athlete is injured while participating in a supervised intercollegiate sport activity they will be evaluated by an athletic trainer, provided immediate care, and referred for follow-up care, when necessary. The sports medicine staff at Calvin College consists of a team physician, two certified athletic trainers, and student assistants.

Certified athletic trainers (ATCs) are professionals who specialize in athletic healthcare. They work under the direction of a physician and have extensive education and experience in injury prevention, assessment, care, and rehabilitation. Certified athletic trainers must complete a Bachelors degree program from an accredited institution and pass a national certifying exam to be eligible to practice. Like all healthcare professionals, they are required to keep current in their field by completing continuing education units (CEUs) on a regular basis. The certified athletic trainers and team physicians work together to provide superior athletic healthcare to the student-athletes of Calvin College.

The team physicians have a large network of medical consultants and specialists at their disposal. If a student-athlete requires referral to a specialist, this consultation will be arranged by the team physician or certified athletic trainer. *If, for any reason, other than a life-threatening emergency, a student-athlete seeks treatment for an **athletic injury** and goes to a doctor or hospital without prior approval of the team physician or certified athletic trainer, the student-athlete and his or her family will be responsible for all fees incurred.*

The sports medicine program will provide medical coverage, with its staff and/or students, only if the sport activity is an approved athletic department event, i.e. traditional/in-season competition or practice. Every effort will be made to provide coverage for non-traditional seasons during the academic school year. Summer workouts or non-approved, off-season athletic events will not receive coverage.

B. Medical Facilities

The training room is located on the lower level of the Field house. It is the main source of medical care for student-athletes during their competitive season. Calvin College Health Services is an ancillary facility used for physician/nurse referrals and other services as necessary. Local hospitals include Metropolitan and Spectrum-Blodgett and should only be used when the team physician or certified athletic trainer is inaccessible. These hospitals are also used for physician referral, diagnostic tests, surgeries, emergencies, etc.

C. In-Season Injuries/Illnesses (Including Non-Traditional Seasons)

All injuries should be reported to the sports medicine staff as they occur. The certified athletic trainer will evaluate the injury and take appropriate action in regard to treatment or referral. If an illness occurs, and a student-athlete seeks treatment at Health Services, they should notify the certified athletic trainer as soon as is

reasonably possible. This will help simplify communication between the student-athlete, the certified athletic trainer, and the medical personnel at Health Services should the illness effect participation status.

Calvin College provides ***secondary insurance coverage*** for athletic injuries resulting from accidents that occur during competition and supervised practice. *It is extremely important for student-athletes to report these injuries to the certified athletic trainer. Seeking medical treatment without prior approval from either the team physician or certified athletic trainer may result in loss of insurance benefits.* Please see section F for detailed information regarding Calvin's athletic accident insurance policy.

D. Out-of-Season Injuries/Illnesses

Student-athletes are not required to check with the sports medicine staff prior to receiving treatment for an injury or illness, however, the training room and its services are still available for use during the academic year. The certified athletic trainers and team physicians will always be available for consultation about personal problems and provide treatment and rehabilitation for injuries that occur during in-season play. During out-of season competition or practice the student-athlete is responsible for any and all costs incurred in the treatment of injuries and illnesses.

E. Emergency Treatment

In the event of an emergency or if the injury/illness appears life threatening, the student-athlete should contact EMS or go directly to the hospital. If the training room is closed and the injury needs immediate attention, please contact the head athletic trainer. If the certified athletic trainer is unreachable, the student-athlete should seek care at Health Services or the nearest hospital or walk-in clinic. The certified athletic trainer should be notified of the situation as soon as is possible.

F. Athletic Training Room Hours

The athletic training room is generally open between 2:30-6:30 pm during the academic school year, although these hours vary slightly depending on the sport season and practice schedules. Hours of operation are posted on the training room door. Morning hours are by appointment only.

G. Physical Exams and Clearance to Participate

All students wishing to participate in athletics must pass a physical examination and provide proof of current health insurance ***prior*** to tryouts or participation. Each student-athlete ***must*** have an approved physical examination with a medical history on file in the training room in order to participate in an intercollegiate sport. Approval for participation is based on a thorough review of the student-athlete's health status. The final decision on physical qualification or reason for rejection is the responsibility of the team physician. Additionally, ***the team physician has the final authority regarding participation subsequent to an injury or illness.***

1. New student-athletes / Transfers

- i. All new (first-time) or transfer students who wish to participate in intercollegiate athletics need to pass a comprehensive physical exam prior to the first practice (this includes non-traditional seasons). These exams can be obtained through the Athletic Training Room in conjunction with the team physician. An athletic physical done through a physician other than the team physician at Calvin College will NOT be accepted.

- ii. A copy of the athlete's insurance card must be on file in the training room prior to participation. Additionally, each student-athlete must fill out an Emergency Information Card that includes their insurance policy number, emergency contact, and allergy/medication information. This card will stay in the team's medical kit and is to be taken to all away events should the student-athlete require emergency medical care.
2. Returning student-athletes
 - i. All returning student-athletes must have a completed physical update form on file in the training room to be eligible to participate. Physical updates will be available through the athletic training room. The team physician will review all physical updates and provide clearance for participation.
 - ii. Updated copies of the student-athlete's insurance card and Emergency cards must also be on file in the training room.

H. Insurance

1. Coverage

Calvin College provides **secondary athletic accident coverage** for all student-athletes participating in intercollegiate athletics. An accident is defined as an unexpected, sudden, and definable event, which is the direct cause of bodily injury independent of any illness, prior injury, or congenital predisposition. Coverage is *NOT* provided for medical expenses resulting from illness, disease, or conditions unrelated to accidental bodily injury. Pre-existing conditions, out-of-season injuries, injuries that occur in-season that are not directly related to competition or supervised practice (physical education, intramural injuries, etc...) or routine medical care (eye care, dental care, illness) are *NOT covered*.

2. Procedures

- a. If a student-athlete is accidentally injured during competition or supervised practice and generates medical expenses associated with the accident, all claims must **first** be filed with the student's or parents' personal insurance company.
- b. If a balance remains after the personal insurance company has paid its maximum, that balance can be submitted to the school's insurance company.
- c. If the expense is covered, the school's insurance company will pay the balance of the eligible medical expenses up to the maximum of the policy.
- d. If the primary family coverage is through an HMO or PPO the proper procedures required by the plan **MUST** be followed in order for the school's insurance to satisfactorily complete its portion of the claim. This is especially important if the plan requires pre-authorization to have the student-athlete treated out of the plan's network or service area.

3. Submitting Claims to Calvin

- a. To pay the balance of the bill, the student-athlete must submit the bill to the head athletic trainer along with a copy of the EOB (explanation of benefits) from their insurance company showing that the personal insurance has already paid its maximum.

b. Please submit bills to:

Jenny Toonstra, MA, ATC
Head Athletic Trainer
Calvin College
3195 Knight Way SE
Grand Rapids, MI 49546

Questions can be directed to the same at: 616/526-7008.

4. Policy exclusions include, but are not limited to:
- a. Treatment, services, or supplies which:
 - i. Are not medically necessary
 - ii. Are not prescribed by a doctor as necessary to treat an injury
 - iii. Are determined to be experimental/investigative in nature
 - iv. Are not specifically listed as covered charges in this policy
 - b. Intentionally inflicted self-injury, violating or attempting to violate any duly enacted law. Injury by acts of war, whether declared or not.
 - c. Injury received while traveling or flying by air, except as a fare-paying passenger on a regularly commercial airline.
 - d. Treatment of illness, disease or infections, except pyogenic infections or bacterial infections which result from the accidental ingestion of contaminated substances.
 - e. Treatment of Osgood-Schlatter's disease; appendicitis; osteomyelitis; pathological fractures; congenital weakness; TMJ; fainting; headaches; boils; spondylolysis; osteochondritis dissecans; detached retina unless directly caused by injury; or mental or nervous disorders whether or not caused by injury.
 - f. Orthotics
 - g. Off season physical conditioning for intercollegiate sports.
 - h. Repetitive motion injuries, strains, hernia, tendonitis, bursitis, and heat exhaustion not related to a specific injury
 - i. Any penalty imposed by other valid and collectible insurance or plan for failure to follow plan procedures.