



## AVILA DEPARTMENT OF ATHLETICS

### Medical Policies

#### SECTION 1: INITIAL MEDICAL EXAMINATION

A. **INITIAL MEDICAL EXAMINATION:** Prospective and returning athletes must be examined and approved by either the team physicians or their own private physician prior to athletic participation. The medical examination is effective for one year. A physical examination will follow the following sequence:

1. Each student athlete will receive and complete the following forms prior to being released for participation.
  - Health Insurance and Emergency Information
  - Medical History
  - Assumption of Risk
  - Medical Policies Summary
2. The issue of equipment and participation is not permitted until the student athlete completes the medical examination.

B. **MEDICAL DISQUALIFICATION:** Medical approval for participation is at the discretion of the team physician and/or the Avila University Director of Health Services and/or Athletic Trainer. Student athletes may be medically disqualified from a sport program if the medical staff and consultants believe further participation would be hazardous to the health and safety of the student athlete.

During physicals, if a student athlete is advised to have a **pre-existing condition** or medical concern evaluated prior to clearance to participate, this will be done at the expense of the student athlete and family.

C. **PRE-EXISTING CONDITIONS:** Failure by the student athlete to report a pre-existing medical condition at the time of the medical examination relieves the Department of Athletics of all liability in the event the student athlete sustains a subsequent injury or re-injury of the affected part. Incomplete rehabilitation of a pre-existing condition may result in a disqualification from athletic participation.

D. **PREGNANCY:** A pregnancy policy has been established for the protection of women student athletes and their developing child. Women student athletes are required to inform the Avila University Athletic Training Staff or the Director of Health Services of their pregnancy at the earliest known date.

1. Pregnant student athletes will not be allowed to participate without medical clearance from their attending physician in consultation with the Avila University Director of Health Services.
2. Women student athletes must have a release from their attending physician stating approval to return to full activity at the conclusion of their pregnancy.

E. **GLASSES AND CONTACT LENSES:** The initial eye examination and purchase of corrective lenses is the responsibility of the student athlete. Lost or damaged eyeglasses or contact lenses are the responsibility of the student athlete.

#### SECTION II: ATHLETICS PARTICIPATION

A. Decisions regarding the medical readiness for the athletic participation shall be the responsibility of the team physician and/or the Avila University Director of Health Services and/or the Athletic Trainer. All members of the athletic staff involved in intercollegiate athletic programs are responsible to the Athletic Trainer and the Director of Health Services for any matter which involves the health and medical welfare of the student athlete. If a student athlete is injured during athletic participation, an injury/incident report form must be completed and the Avila University Certified Athletic Trainer must be notified within 48 hours of the injury.



## Avila University INSURANCE POLICY INFORMATION

- A. **PRIMARY INSURANCE:** Student athletes are required to be covered by either family or personal health insurance prior to participation in athletics at Avila University. Student athletes are required to utilize **that insurance as a primary source of payment** for all athletic injury related charges. If the primary coverage is through a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO) the student athlete **must follow the proper procedures** required by the plan in order for the university's insurance to satisfactorily complete its portion of the claim. This is especially important if the plan requires pre-authorization to be treated outside the plan's service area.
- B. **EXCESS ATHLETIC HEALTH INSURANCE:** Avila University provides excess insurance for approved medical and dental services when the injury results from participation in an organized and supervised team conditioning session, practice, or competition. This is an excess coverage plan that will cover only those expenses **not paid** by your primary insurance policy. Our excess coverage policy carries a deductible per injury. The amount of the deductible will be shared with you prior to the start of school each year. The deductible must be met, by primary insurance and/or the student athlete, prior to any claims being paid by Avila University insurance.

Avila University insurance will not pay for medical bills related to injuries which are not the result of participation in the intercollegiate athletic program or injuries not reported to the head coach/athletic trainer within 48 hours. This includes payment of bills resulting from treatment or correction of pre-existing conditions. Avila University insurance will not pay for medical bills related to illnesses, which are the result of participation.

- C. **AUTHORIZED MEDICAL REFFERALS:** The need of referrals for consultation with medical specialists will be determined by the Athletic Trainer and/or the Director of Health Services and their medical consultants. The following procedures are followed:
1. The appointment will be scheduled by the Athletic Trainer and/or Director of Health Services, and
  2. It is the responsibility of the student athlete to provide primary insurance information to each specialist he/she is referred to for treatment.

The Department of Athletics is not responsible for expenses resulting from referrals for consultations with medical specialists if these policies have not been followed.

- D. **UNATHORIZED MEDICAL REFERRALS AND CONSULTATIONS:** **The Department of Athletics will not assume financial responsibility for expenses resulting from student athletes seeking medical care that has not been pre-approved by the Athletic Trainer and/or the Director of Health Services and their medical consultants. The student athlete who obtains medical care on his/her own will not be allowed to participate until he/she has met the following requirements.**

1. The attending physician sends a detailed written report to the Athletic Trainer or Avila Director of Health Services.
2. The attending physician releases the student athlete for athletic participation.
3. The student athlete can only be approved for participation by the Athletic Trainer and/or the Director of Health Services and their medical consultants.

- E. **STATUTE OF LIMITATION ON FINANCIAL LIABILITY:** Once a student athlete ceases participation in intercollegiate athletics for Avila University, the College no longer shares the responsibility, financial, or otherwise, for injuries occurring after authorized participation.