



Piedmont College Athletic Training

Piedmont College Injury Claims Procedures

As an additional benefit regarding student-athlete accidents, Piedmont College maintains excess medical coverage in the event of injuries received from an athletic event through no fault of their own. Piedmont College's liability insurance coverage applies only to the practice or play of intercollegiate athletics, however coverage is subject to specific policy terms and conditions and includes certain restrictions and exclusions of which you should be aware. If there are any further questions or concerns please contact the Piedmont College Athletic Training Department. The student-athlete should take the following steps after an accident has occurred:

1. The student should report the accident to the Athletic Training staff. All medical care associated with an athletic injury must be coordinated through the Piedmont College Sports Medicine department.
2. The student-athlete should file the claim on their insurance or their parents insurance first. **Your insurance policy is considered primary for all medical costs.** Piedmont College is the **secondary** insurance carrier and will consider most medical costs in excess to your primary insurance coverage, provided your deductible has been met.
3. Most medical providers will file the bills with your insurance company. If not, you should submit all bills to your insurance company first. They will do one of two things based on your policy:
 - A. Pay all or a portion of the bills.
 - B. Deny payment for services.
4. In each case you will receive an Explanation of Benefits from your insurance company. Remaining or unpaid charges should then be submitted, with an itemized statement and the EOB to:

Piedmont College Athletic Training
Attn: Jocelyn Glenn
P.O. Box 10
Demorest, GA 30535
Phone: (706) 778-3000 ext. 1204
Fax: (706) 776-0145

The information will then be processed for payment. Due to the amount of time some insurance companies take in processing claims coupled with the aggressive methods in which some medical providers seek payment, please make sure to get the information to me as quickly as possible.

5. **It is your responsibility to gather and send the Head Athletic Trainer the EOB, medical bill, canceled check, and/or receipts. If we do not hear from the student-athlete or the parents after an athletic injury we assume their insurance company paid in full.**
6. The remainder of the bill is the student's responsibility unless Piedmont College's excess medical coverage carrier remits payment.
7. This information can also be found online at the official website of Piedmont College Athletics at www.piedmont.edu/athletics/training.htm