To the Parents of Students Participating in Intercollegiate Sports

In September we will officially become a member of NCAA Division II. While this is exciting for the campus and our athletes, it could pose some problems for athletes. The NCAA requires injury insurance for all participants of collegiate sports.

The College will carry two policies on their athletes. One (Basic) will cover insured participants from $3000 to $75,000. The second (Catastrophic) will cover injuries above and beyond the $75,000.

Each student will be required to carry an insurance policy the covers the first $3000 as a result of a collegiate injury. Many policies currently do not cover athletic collegiate injuries. It is extremely important that you verify that your policy does in fact cover these injuries. You will be responsible for any lack of coverage.

If you do not have coverage for intercollegiate sports injuries with your current health insurance (or have no health coverage) you may do one of three things:

A. Request a rider on your policy from your insurance provider that will include injuries of this nature. Note: If the cost of the rider exceeds the cost of NCAA coverage for your sport as shown below, consider purchasing the NCAA Policy. If you have a high deductible plan you may also want to consider the NCAA Blanket policy.

B. Purchase a health insurance policy that covers collegiate sports. The College is no longer offering a student Healthcare plan. (Check on the Health Center’s Website for possible Healthcare solutions. We cannot guarantee that coverage will be available to all. If you choose one of those options offered on the website please make sure the coverage is correct before purchasing.

C. Purchase NCAA’s Blanket Accident plan. This plan will cover any sports related injuries up to $5000. The premium varies by sport.

The following sports carry a $475 yearly premium: Cross Country, Golf, and Tennis. The premium for all other sports will be $775 per year. If you participate in more than one sport, you must pick the higher of the two premiums.

STUDENTS WITHOUT INSURANCE COVERAGE WILL NOT BE PERMITTED TO PARTICIPATE. INSURANCE COVERAGE MUST BE IN EFFECT AND SUBMITTED TO THE HEALTH OFFICE PRIOR TO TRY-OUT OR ANY PRACTICES.

If you wish to purchase or have any questions regarding the NCAA’s Blanket Accident plan, please call the Risk Management office at 585-594-6222 or 585-594-6296 or email Manthei_jacqueline@roberts.edu

Please sign the attached option page and forward to the Health Office.

If you have any questions you may contact the Health Office at 585-594-6360 or the Risk Management Office at 585-5945-6222.

GO REDHAWKS!!!!