

SECONDARY INSURANCE INFORMATION & FORMS

ATTENTION PARENTS AND NORTHWEST UNIVERSITY ATHLETES **It is very important you understand the insurance coverage program.**

Each athlete must have their own primary insurance. After the primary insurance has paid the allowed amount, the insured is responsible for the next \$500 of the billing. Any co-pays or deductible are paid by the insured.

Northwest University's excess insurance coverage is a \$500 deductible for the payment of bills incurred due to major injury situations. The plan is not intended to cover individual office calls.

Be sure your primary insurance covers athletic injuries. If it does not, the Northwest excess coverage will NOT be applied.

Be sure to mark the insurance form clearly if your plan calls for your primary physician to prescribe the care of a specialist, i.e., and orthopedic surgeon.

If any changes to your insurance plan are made during the school year, please send an update to me as soon as possible.

Read and fill in the required information on the insurance page, emergency information page and training room sign-off page.

Bring these completed forms to the training room prior to the start of your sport season.

PROCEDURE TO OBTAIN

SUMMIT AMERICA

SECONDARY INSURANCE BENEFITS

If you have received medical or physical therapy care and may need Northwest University's excess insurance coverage, please do the following:

1. Keep a chronological list of ALL appointments related to a specific injury.

YOU MUST

2. Take a copy of the Summit America provider letter to **ALL** medical/therapy providers involved with your injury. Obtain this form in the training room.
3. Fill out a Summit America claim form (obtained in the training room) and return it to the Northwest University Athletic Trainer.
4. After you receive an Estimate of Benefits statement from your primary insurance carrier, instruct ALL providers to bill Summit America as your secondary coverage. (The address is on the provider letter you have already given to them).

Unfortunately this is a slow process. Don't delay. Follow the directions as soon as possible.

For assistance or questions call or email:

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