

**Northern Michigan University**  
**Athletic Accident Medical Payment**  
**Policy Agreement**

It shall be the policy of Northern Michigan University (NMU) to pay on behalf of athletes, or their parents, eligible medical expenses resulting from athletic related injuries, providing that:

1. NMU's payment will be made only after all other collectible insurance or service plans covering the athlete have considered the medical expenses and made their maximum benefit payments.
2. The athlete has followed all necessary procedures (eg. second surgical opinion, pre-hospital admission authorization, etc.) of such other collectible insurance or service plans so as not to void coverage or limit benefits payable.
3. Except in the case of an emergency, the athlete's injury has been reported to the Northern Michigan University athletic trainer and/or team physician and the athlete has been referred for further treatment.

NMU's maximum payment will be the difference between the medical provider's charge and the benefits paid or payable by such other collectible insurance and service plans and will be limited to \$75,000 for any one athletic related injury.

Nothing in this policy shall relieve the athlete, and/or the athlete's parents from the responsibility for filing claims with insurance carriers and/or NMU, and to take whatever other action is necessary to make certain that bills for medical expenses are paid. All bills for medical expenses are to be made out in the name of the athlete and/or the athlete's parents.

**DEFINITIONS**

**Athletes:** All prospective student athletes, student athletes, spirit squad members, student managers, student trainers, and student coaches who are members of squads, or trying out for squads, which are under the control and direction of Northern Michigan University's athletic department and have been properly enrolled as such.

**Eligible Medical Expenses:** Medical expenses for medical treatment required because of athletic related injuries and provided or prescribed by a legally qualified physician, paraprofessional or hospital, provided the medical expense is incurred within 104 weeks after the date of injury. Protective devices, equipment, or clothing used solely during practice or competition and for the purpose of preventing further injury or aggravation to an existing injury, are not covered under this policy. Expense for travel, other than by a professional ambulance service, is not covered.

**Athletic Related Injury:** Injury or illness incurred by any student-athlete while participating in any NCAA sanctioned tryout, practice session, athletic contest, or in a voluntary, sport-specific activity that occurs on-campus and during the academic year (specifically excluding intramurals).

**Note:** It is an NMU athletic department policy that this form be completed and returned to the Northern Michigan University athletic trainer before the student athlete will be allowed to participate in any tryout, practice, or competition.