

NMU ATHLETIC TRAINING INSURANCE RIDER REQUEST INFORMATION

Dear Parent:

If the insurance coverage you have for your son/daughter is a HMO or PPO type coverage, please consider this request.

We have found that coverage is being denied in some cases for medical services provided in the Marquette area, outside the intended coverage area. This being the case, many student-athletes have had to return home for some services, including surgical procedures. It is not our intent to mandate that all student-athletes receive care in Marquette, but we would like you to have this as an option, regardless of your insurance coverage. There would be two main benefits:

- Your son/daughter would have the option to receive treatment locally. This is often advantageous, as we have a good working relationship with several local physicians would allow us more free access for follow up visits, as needed, than if the student-athlete was forced to return home for these services.

- Should your son/daughter have an injury or illness that is not covered by the NMU Athletic Accident Medical Payment Policy Agreement, non-emergency treatment may be denied without an approved local provider.

We are asking all who are covered by this type of policy to contact their insurance carrier to see if a rider may be obtained to allow for more freedom of choice for medical treatment while your son/daughter is away from home. The main local provider would be John L. Lehtinen, M.D., who is our Team Physician. He is a Sports Medicine/Family Practice Specialist, and would be approved to make any necessary referrals to other local physicians, as needed.

Please consider this information, and feel free to call if you have any questions.

Sincerely,

James Bradley
Risk and Insurance Manager

Jim Winkler, A.T.C
Head Athletic Trainer