

**NORTHERN MICHIGAN UNIVERSITY ATHLETICS
MEDICAL COVERAGE SUMMARY**

Dear Parent and/or Student Athlete

Northern Michigan University provides payment on behalf of athletes, or their parents, of eligible medical expenses resulting from athletic related injuries. This coverage is supplemental to the student-athlete's primary insurance and provides payment for expenses incurred within 104 weeks from the date of injury.

All charges for medical services as a result of injuries incurred during participation while a member of a varsity team will be billed to the athlete and are to be submitted to their primary insurance.

If the primary insurance makes only partial payment, remaining balances will be paid by the Northern Michigan University Athletic Department to the limits of our established policy. However, we must have an explanation of benefits from the insurance carrier, along with an itemized statement from the medical provider. In the event the student athlete is not covered by an insurance plan, we must have a statement to the effect from the parent or legal guardian.

It should be emphasized that student athletes are **NOT** covered for illnesses or injuries not directly related to participation in their sport. We strongly recommend student-athletes be covered by an insurance plan.

Please be sure to carefully review the Northern Michigan University Athletic Accident Medical Payment Policy Agreement and Insurance Rider Request. Feel free to contact me with any questions you may have.

Thank you for your cooperation.

Sincerely,

Jim Winkler, MS, ATC
Coordinator of Athletic Training
906/227-2027