

## Dear Student-Athlete:

We are pleased to have you participating in our Intercollegiate Athletic Program at the University of South Carolina. Our goal is for you to achieve success both academically and athletically. We have an outstanding staff of physicians and certified athletic trainers to provide for your health care needs. Please share the contents of this letter with your parent(s) and/or guardian(s).

We work hard to fill voids created by managed care contracts. Specifically we; (1) provide primary care physician clinics with both Family Practice and Orthopedic Surgeons; (2) arrange surgeries to be performed on an outpatient basis, and (3) supervise rehabilitation in our facilities by our Certified Athletic Trainers. The goal is to work with your managed care programs and provide maximum benefits allowed within the limitations of the NCAA.

The University of South Carolina Athletics Department provides accident medical coverage for student-athletes for athletically related injuries. However, coverage is subject to specific policy terms and conditions and includes certain restrictions and exclusions of which you should be aware. Note that the University of South Carolina Athletics Department assumes no responsibility whatsoever for any non-athletic related expenses, and we strongly recommend that the student-athlete have coverage through a primary health insurer to avoid possible, significant out-of-pocket expenses in the event of an injury or illness. Documented athletic related injuries/illnesses may be the financial responsibility of the University of South Carolina Athletics Department for up to two (2) years after the mandatory completion of an exit physical examination. Failure to complete the exit physical examination may nullify the University of South Carolina Athletics Department's financial obligation for any athletic related injury/illness. The University of South Carolina Athletics Department will assist in transitioning student athletes who are actively being treated for mental health conditions to future care, and will assist in covering mental health expenses for up to six (6) months after completion of the exit physical, if services are being provided by the Director of Wellness for the University of South Carolina.

We have established medical relationships with the Palmetto Health Alliance and the University of South Carolina School of Medicine. In that regard, all health care of our student-athletes, including surgical and diagnostic lab studies, will be completed there under the direction of Dr. Jeffrey Guy. Dr. Guy will be assisted by Dr. Chris Mazoue, for orthopaedic coverage, with general medical care coordinated by Dr. Matthew Pollock and Dr. Tenley Murphy. The Athletics Department will only be responsible for services identified as "usual and customary" and referred by one of our Certified Athletic Trainers. We only cover allowable medical benefits referred through the staff. Any special





request should be routed through the Certified Athletic Trainer working with your sport. Failure to comply with these guidelines will result in your being held responsible for any medical expenses you incur.

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Non-scholarship student-athletes must have primary insurance on file which provides for healthcare coverage within South Carolina. The Athletics Department will only be responsible for services referred by our Certified Athletic Trainers and provided at the Palmetto Health Alliance. All insurance information must be on file prior to being scheduled for a pre-participation medical screening or participation in team related activities.

In the event a student-athlete should desire a second opinion, this will be provided on a case-by-case basis. Any student-athlete electing to go outside of our health care network will be financially responsible for any medical expenses not covered by insurance.

All medical expenses are first filed with your primary insurance plan. Thereafter, deductibles and the balance due are filed with the Athletics Department's insurance policy according to previously described limits of usual and customary charges. We ask that you carefully review your present insurance coverage pertaining to injuries and illnesses that might be sustained while away from home. Once again, our insurance policy covers only injuries sustained during supervised practices or scheduled activities.

To facilitate health care during your athletic participation at the University of South Carolina, I would encourage you to request that a local primary care physician be identified as your "Point of Service" physician, preferably Dr. Matthew Pollock or another physician at the University of South Carolina School of Medicine/Family Practice, while in Columbia. Once your insurance information is received, we will pre-certify your coverage to coordinate benefits through your primary provider. Any medical bills sent directly to you should be forwarded to the University of South Carolina, Sports Medicine – Attention: Brainard Cooper.

Should you have questions, do not hesitate to give me a call. Please fill out all forms and return by August 1<sup>st</sup>, however, if you are attending Summer School, return forms as soon as possible.

Sincerely,





## John J. Kasik

John J. Kasik, MS, ATC, Cped Associate Athletics Director/Sports Medicine

- Completed forms should to be returned by mail to: Brainard Cooper, University of South Carolina, 431 Williams Street, Columbia, South Carolina 29208.
- If you are under 18 years of age, you and a parent or guardian must sign all of your forms.
- To facilitate our staff with the filing of your accident claims, please provide copies of your insurance cards, both front and back (medical, dental and prescription cards) to your Athletic Trainer when you arrive on campus.
- Immunization records should be sent directly to the University of South Carolina, Thompson Student Health Center **Do not** send to the University of South Carolina Athletics Department.

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