



**IMPORTANT INFORMATION FOR GCU STUDENT ATHLETES AND THEIR PARENTS
REGARDING ATHLETIC SECONDARY INSURANCE**

- **Athletic injuries and their costs are, ultimately, the responsibility of the student athlete, not Grand Canyon University (GCU).** The University purchases athletic insurance on the students' behalf, and attempts to assist the student with the filing of claims under that policy. However, compliance with the terms and conditions of the policy is also the ultimate responsibility of the student.
- If the student does not cooperate with the insurance company and follow its rules—or if the company determines that the injury or treatment is not covered under the policy and the patient/student does not pay the medical bill by some other means—the bills may be sent to a collection agency in the name of the patient: that is, the student athlete. The student's credit rating can be impacted by this non-payment/non-compliance.
- **Athletic insurance is secondary insurance.** This means that the insurance company will pay only after you have cooperated in providing information / documentation related to your primary insurance. (For example, the insurance company may require an Explanation of Benefits from the primary carrier.)
- Student must see a medical professional for an injury no later than 90 days after an initial injury.
- Issues on such things as obtaining a second opinion, treatment outside the plan, pre-existing conditions, what is or is not an athletic injury, etc. should be directed to the athletic insurance company. GCU personnel cannot answer these questions, but can only assist the student in contacting the carrier for answers.
- Most important: The issue of an athletic injury is between the student athlete and the insurance company. GCU buys the insurance to supplement the students' primary insurance, and helps the student with forms, etc. BUT, GCU personnel are not insurance agents, experts, or parents AND GCU is not responsible for any medical bills incurred by the student athlete. We care about the student and want to help, but the roles must be kept clear.

Please contact the GCU Athletic Director or Head Athletic Trainer with any questions.

Signature indicates that the Student-Athlete (as well as the holder of the primary health insurance policy under which the student-athlete is covered) has read and understands the above information.

Student-Athlete (print Name)	
Signature of Student-Athlete / date	
Name of Policy Holder (Print Name)	
Signature of Policy Holder / date	