Dear KCC Student-Athletes and Parents:

Prior to your participation in intercollegiate athletics, the enclosed forms must be complete. Please return these forms as soon as possible to the KCC Athletic Department. All information is confidential as part of your medical records and will aid the KCC Athletic Training Staff in providing the best possible care.

The enclosed forms must be completed and returned prior to a student-athlete will be allowed to participate in games or practices.

Before being cleared to participate each student-athlete must undergo a Pre-Participation Physical Examination by a Licensed Physician (MD or DO). The information gathered from the forms will be used to assist us in the evaluation process. Please complete these forms without leaving blanks. These forms include:

- Physical Exam & Clearance & Consent Form
  - Each Student-Athlete MUST provide a completed physical form before they can practice or play in a game at KCC.

- Medical Emergency and Insurance Information (part of the Physical Exam forms)
  - This form provides KCC with emergency information, emergency contacts, and insurance information

- Hold Harmless Agreement
  - This form acknowledges the risks a student-athlete voluntarily accepts when competing in intercollegiate athletics

- Authorization to release medical information
  - This form permits KCC Athletic Trainers to discuss, release, and receive medically pertinent information with physicians, hospitals, and insurance companies.

- Insurance coverage & medical emergency permission
  - This form spells out the insurance coverage in regards to KCC athletics and grants permission to make medical decisions on behalf of the athlete in case of an emergency.

- Proof of insurance
  - Proof of primary insurance MUST be provided before any student-athlete can practice or play in games at KCC. Student-Athletes MUST provide a copy of the front & back of their insurance card(s).

Incomplete forms, or forms with blanks will not be accepted. Falsifying forms, including but not limited to: withholding information, not answering questions truthfully, signing a physician’s name, is illegal and may result in dismissal from the team and Kellogg Community College, as well as legal charges against the student-athlete.

Please note: Student-athletes will not be cleared to participate at KCC until all forms have been completed and received by the athletic department. Thank you in advance for taking the time to complete the requested forms.

Athletic Insurance
KCC’s accidental insurance policy is considered “SECONDARY” to any personal family medical insurance and covers only injuries resulting from the direct participation in the intercollegiate athletics program during the dates of official activities within the calendar dates set by the NJCAA.

Any claims must be filed with the group insurance company providing coverage. Only after all available benefits have been exhausted will the Kellogg Community College’s insurance carrier consider payment for any remaining balance. Remaining medical bills must be submitted to the Athletic Department within 30 days of receipt.

Kellogg Community College has fostered positive relationships with many medical providers in the area who have consistently provided high quality service to KCC student-athletes. KCC athletic trainers refer student-athletes to these providers, unless extenuating circumstances necessitate a different provider.
All student-athletes must be seen and evaluated by a KCC athletic trainer before a referral to a physician will be made. **If a student-athlete decides to see a physician/medical consultant, and/or undergoes a diagnostic test without prior authorization/referral from a member of the KCC athletic training staff, the student-athlete and/or the student-athlete’s parents(s)/guardian(s) will be financially responsible for any and all bills incurred.**

In the event that a student-athlete should receive a bill/statement for an injury occurring as a direct result of their participation in intercollegiate athletics at KCC, the student-athlete must submit:

1. The itemized medial bill/statement (not ‘balance due’ statements) **and**
2. Explanation of Benefits (EOB) from your primary insurance company to his/her KCC athletic trainer within 30 days.

Bills received after 30 business days will be the responsibility of the student-athlete and/or the student-athlete’s parents(s)/guardian(s).

**The Insurance Process (summary)**

- All student-athletes **MUST** carry a primary health insurance policy, either personal or through their family. The KCC athletic department can assist in obtaining information on inexpensive individual health insurance plans.
- The primary health insurance must be valid for in-season and off-season practice sessions.
- Only accidental injuries during sponsored and supervised practices, games, or sponsored team travel are covered.
- Medical expenses will only be covered if the KCC athletic trainer refers the athlete. **Non-referred visits or expenses will not be covered by this secondary policy** and all bills will be the student-athlete’s responsibility. The ONLY exception is in an emergency, with proper follow up notification to the KCC training staff.
- During the course of the school year, if student-athlete’s primary insurance should change, the KCC athletic department must be notified immediately. Failure to do so will terminate Kellogg Community College’s financial responsibility towards any medical expenses incurred.
- Out-of-season injury: The KCC athletic department will **NOT** be financially responsible for injuries sustained to an out-of-season athlete. Definition of out-of-season can be obtained in the KCC athletic department.
- Return to participation: If a student-athlete is under the care of a physician at any time for injury/illness, the student-athlete must present, in writing, a release from the physician for return to participation or the student-athlete will **NOT** be allowed to return to participation in that sport in practice or games.

**Submit all correspondence to:**

Kellogg Community College  
ATTN: Department of Athletics  
450 North Avenue  
Battle Creek, MI 49014

FAX: 269-962-2215

If you should have any questions or would like to send via email, please feel free to call the KCC athletic department at 269-965-4151.

Respectfully,

Tom Shaw  
Director of Athletics  
269-565-7967  
shawt@kellogg.edu
Kellogg Community College

Athletic Insurance Coverage

PLEASE COPY YOUR **INSURANCE CARD**

**FRONT & BACK**

AND RETURN WITH THE FORMS IN THIS PACKET OF INFORMATION