



Warrior Parents:

In preparation for another intercollegiate sports season, Indiana Tech would like to inform you of our insurance policy. All athletes must have primary medical insurance coverage. This can be through parents, a separate policy, or purchased through Indiana Tech. Proof of insurance is required prior to participation in athletics at Indiana Tech and is also part of the billing process handled in the Business Office

The athletic training staff will refer to Orthopaedics Northeast whenever possible as they are the team physician group for Indiana Tech and have worked to expedite the billing/payment process to eliminate most billing problems. Failure to use Orthopaedics Northeast will necessitate the student athlete/parents submitting any remaining bills from their primary insurance in a timely fashion or risk them not being paid. **It is important to remember that it is Indiana Tech's policy that all medical bills remaining after the primary insurance and secondary athletic insurances have paid are the athletes responsibility to pay.**

As an athlete at Indiana Tech, your son/daughter is covered under Indiana Tech's athletic insurance, through K & K Insurance Group, Inc. This is a secondary medical insurance plan that helps to cover medical expenses resulting from injuries sustained while participating in athletics at Indiana Tech. This is only a secondary policy and is structured to work in coordination with the athlete's primary carrier. In order for this process to work effectively and reduce the amount of costs to you personally, the following steps must be followed.

1. All injuries directly related to participation in athletics at Indiana Tech must be reported to the athletic training staff in a timely fashion. If an injury is not documented by the athletic training staff within 30 days of the accident, the athlete jeopardizes his/her ability to have medical care claims covered by the Indiana Tech athletic insurance plan.
2. If further medical attention is required other than what can be provided by the athletic training staff, then an Athletic Accident Claim Form must be filled out by both the injured athlete and a member of the athletic training staff. This form is then submitted to K & K Insurance by Indiana Tech. This form can be found in the athletic training room.
3. Once the Indiana Tech staff receives notice of an athletic-related injury, both the parents and the student athlete will be mailed instructions for submitting outstanding bills to the secondary insurance (K&K) for payment. Please make sure to put the letter you receive in a safe place until bills are received as this process sometimes takes several weeks to complete.

4. The medical provider will need to submit charges to the athlete's primary insurance carrier initially, and any remaining balances to the Indiana Tech secondary athletic insurance. If the charges are not automatically submitted, bills can be mailed to the address below.

K & K Insurance
1712 Magnavox Way
PO Box 2338
Fort Wayne, IN 46801-2338

5. The athletic training staff will make every effort to stay "in-network" with the athlete's primary insurance to reduce confusion and the possibility of remaining balances. Unfortunately, not all insurance plans work in Ft. Wayne. Therefore we are sometimes faced with a decision to have an athlete seen "out of network" or force them to drive several hours home to stay "in-network." That decision is never an easy one and will be made on a case by case basis depending on what the athletic training staff/athlete feels is most prudent for the particular situation. However, if your son/daughter chooses to receive medical care "out of network", please know that there may be larger outstanding balances that you and/or your son/daughter will be responsible for paying.

If you have any other questions concerning Indiana Tech's insurance policy or would like further information, please feel free to contact Cindy Meyers at (260) 422-5561 x2274 or (800) 937-2448 (x2274).