

Dear Parent/Guardian:

We wish to inform you about the accident and sickness insurance program for University of Vermont Intercollegiate Athletics and your responsibility as a partner in this program.

All students attending the University of Vermont must have health insurance. Typically, this is provided by either a parent or legal guardian. If the student is unable to show proof of insurance, he/she is required to purchase health insurance through the university. This insurance, whether provided by parent or legal guardian, or purchased through the university, is called the student-athlete's PRIMARY INSURANCE.

All students, including varsity athletes who purchase the University's policy for \$1654.00 per twelve (12) month period will be covered for normal injury or illness. This policy also includes coverage for injuries related to intercollegiate athletics participation WITHIN THE LIMITS of the Schedule of Benefits of the policy up to \$1,500.00. A full description of the benefits may be found in the 2006-07 Student Health Insurance plan brochure, which is available at <http://www.chickering.com/schools/uvm/brochure0607.pdf>.

The Department of Athletics provides specific athletic injury insurance coverage from \$1,500.00 - \$65,000.00, plus NCAA lifetime catastrophic injury insurance above the \$65,000.00 for qualified student-athletes, with benefits determined by policy schedules.

**These three (3) University sponsored accident and sickness insurance policies provide SECONDARY, or "EXCESS", coverage only after benefits from a primary policy are exhausted, if such a policy exists.**

**NOTE: THE STUDENT, OR PARENT(S) OR GUARDIAN MUST ASSUME RESPONSIBILITY FOR MEDICAL EXPENSES NOT COVERED BY THESE THREE (3) POLICIES.**

Since the basic UVM Student Accident and Sickness Policy is optional if other coverage exists, and our experience has shown that some family insurance policies do not cover athletic injuries, we URGE you to advise your son/daughter to purchase this student policy if adequate coverage is not currently in effect.

If you have any questions regarding the basic policy, please feel free to call Gaylene Randall at (802) 656-9476. If you have questions regarding payment of the premium, please call Student Accounts at (802) 656-3170 or 3171.

Sincerely,

Allison Shepherd, Head Athletic Trainer  
Athletic Medicine  
University of Vermont