Health Insurance Statement of Understanding

All student athletes at Wellesley College are required to provide proof of medical insurance coverage before participating in any practice or competition. Massachusetts State Law requires all full-time students to be enrolled in a health insurance plan that provides comprehensive coverage in the local area of the college and has a low deductible. If at any time you are without insurance, you jeopardize your eligibility to participate in athletics at Wellesley College.

Wellesley College strongly encourages varsity athletes to purchase the Student Health Insurance Plan. The Student Health Insurance Plan will ensure you have quality coverage, a simple claims submission process, and includes the following benefits:

- No deductible
- $15 copay for outpatient office visits
- $50 copay for CT/PET scans, MRIs
- $50 copay for ER visit
- No charge for x-rays and lab work
- No charge for outpatient surgery
- No charge for preventative care
- No charge for most orthopedic braces
- No referrals needed

If the student athlete and/or family choose to waive the Wellesley College school insurance policy, it is imperative that the insurance subscriber checks with their carrier to be certain that the subscriber's plan is of equal coverage to that of the college.

In particular, insurance subscribers MUST check with their insurance carriers to be certain that injuries and illnesses will be covered in both emergency and non-emergent situations while the student athlete is at Wellesley.

For example, if a student athlete is covered under an out-of-area HMO/PPO plan (such as Kaiser Permanente), then you may only have access to emergency care. Follow-up treatment (i.e. orthopedic consultation) may not be covered. If the student athlete is covered under a high deductible plan, then the subscriber is responsible for the medical bills.

The athletic department does not carry personal health insurance for student-athletes. In the event that an athlete requires additional medical care such as appointments with specialists,
diagnostic testing such as MRI, CT scans, or x-rays, the sports medicine staff will do whatever we can to assist and facilitate with these services. Any balances or unpaid expenses are the responsibility of the student-athlete and/or their family.

Wellesley College does have a secondary health insurance policy for injuries and illness that occur while a student athlete is participating in an athletic sponsored event. This plan carries a $5,000 deductible before costs will be covered.

For more information regarding student health insurance visit:
http://www.wellesley.edu/healthservice/insurance#bWRrtLGsUwYA4DeA.97