

PORTAGE NORTHERN ATHLETICS

Chris Riker, CAA
Athletic Director

August 2016

Dear Parent/Guardian,

School sports, like much of what our children enjoy, has some inherent risk of injury. However, the leadership of interscholastic athletics in this school district and across the state of Michigan is attempting both to provide as safe of an experience as possible and enhance the health of our Student-athletes.

As a part of these efforts, the Michigan High School Athletic Association provides all of its Member schools with a Catastrophic Accident Medical Insurance Policy which pays up to \$500,000 for medical expenses left unpaid by other insurance after a deductible of \$25,000 per claim in paid medical expenses has been met. All students enrolled in grades 7 through 12 at MHSAA member schools who are eligible under MHSAA rules and participating in practices or competitions in sports under the MHSAA's jurisdiction are covered by this policy for injuries related to their athletic participation.

Beginning with the 2015-16 school year, the Michigan High School Athletic Association is also providing eligible athletic participants at each MHSAA member junior high/middle school and high school with additional insurance that is intended to pay accident medical expense benefits resulting from a suspected concussion. The injury must be sustained while the athlete is participating in an MHSAA covered activity. Policy limit is \$25,000 for each accident. Covered students, sports, and situations are identical to the catastrophic accident medical insurance which, if the \$25,000 threshold is reached, would require a separate claim to be made.

This new program intends to assure that all eligible student-athletes in MHSAA Member schools in grades 7-12, male and female, in all levels of sports under the jurisdiction of the MHSAA, receive prompt and professional attention for head injury events even if the child is uninsured or under-insured. Accidental medical deductibles and co-pays left unpaid by other policies are reimbursed under this program to the limits of the policy.

Should you need to make a claim under this new program, contact terri.bruner@kandkinsurance.com, or phone 800-237-2917 toll free.

Sincerely,



Christopher C. Riker
Athletic Director
Portage Northern High School

1000 Idaho Street •

Portage, Michigan 49024 •

Phone: 269-323-5456