

WELLESLEY COLLEGE

PHYSICAL EDUCATION, RECREATION AND ATHLETICS

Health Insurance Information Sheet

- 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 and a simple claims submission process.
 - **Student Health Insurance Plan**
 - In-network benefits include the following:
 - No deductible
 - \$10 copay for outpatient office visits
 - \$25 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
- Insurance subscribers **must** check with their insurance carriers to be certain that injuries and illnesses are covered while the student is at college.
 - **For example, if you are covered under an out-of-area HMO plan, then you may only have access to emergency care that will not provide for follow up treatment. If you are covered under a high deductible plan, then you could be held accountable for thousands of dollars in 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.
- **The purchase of acceptable health insurance is the sole responsibility of the student-athlete and/or family. Please note, however, that due to privacy regulations, the athlete and/or family is responsible for verifying their insurance and obtaining referrals.**

SPORTS MEDICINE

