



Athletic Insurance Overview

Part of our mission at Texas College is to make sure we are “resourceful”, “financially secure” and “stewards of the resources entrusted to our care.” These principals are at the core of the programs that we put in place. Our stewardship to our student athletes is part of this mission.

Consequently, Texas College has structured our athletic insurance program to ensure the financial stability of the programs, guarantee that claims will not be denied and to minimize the net cost of our student athletes and their families.

The current program provides the student athlete and their families that athletic injuries which occur while participating in the respective sport at Texas College will be covered, with no additional cost and with the proper treatment.

The costs to families and to Texas College from many athletic injuries can be significant – even if the student athlete has health insurance. Some of the reasons are:

1. Denial of coverage by the primary health insurance because it was an athletic related sports injuries.
2. Even if the claim is covered under the primary health insurance, the family would still incur the cost of the policy deductible and possibly the cost of the co-insurance. The standard family deductible is \$1,000 and higher and the coinsurance is usually around 10%-20% of the claim.

An out of pocket cost example might be helpful. For example, a knee / ACL repair costs on average \$15,000. With a \$1,000 deductible and 10% coinsurance, the member cost would be \$2,500 .

Since the athletic insurance program at Texas College has no deductible or co-insurance, the cost to the family would be \$0.