

INJURY PREVENTION, CARE, AND REHABILITATION

This pamphlet is intended to provide both parents and current Lake Forest College varsity athletes with a brief synopsis of injury prevention, care, and rehabilitation. It is a program in constant flux as it addresses the ever changing needs of student-athletes.

Required physical screenings are provided for all sophomore, junior, and senior athletes by the Student Health Center, Lake Forest Orthopedics, and the Athletic Trainer. Freshmen and transfers must have a valid physical prior to entering Lake Forest College.

An Athletic Trainer (ATC) is an allied health professional certified by the National Athletic Trainers' Association and licensed with the Illinois Department of Professional Regulation. The ATC will be in attendance daily providing preventative care, initial injury evaluations, appropriate physician referrals, and rehabilitative care. It is important that athletes report all injuries, no matter how minor, to the coach and ATC as soon as possible after they occur. This will allow the ATC to initiate appropriate care early, so that these "minor" injuries do not develop into more significant problems. The ATC will also attend all home events to provide on-site evaluation and care.

Dr. Chams from Lake Forest Orthopedics is the team physician providing medical direction to the Lake Forest College Sports Medicine Staff and program. He will hold regular hours on campus to evaluate injured athletes and provide appropriate medical diagnosis and advice. In addition, Dr. Chams is readily available to the ATC by phone and pager for advice on any medical situation, or to arrange for appointments in the physician's office.

In the event of a medical problem requiring emergency treatment, the Lake Forest Hospital Emergency Department has 24-hour physician coverage. Students can also call Lake Forest Hospital for medical advice (847/234-5600) when the Health Center and Athletic Training Room are closed.



INSURANCE AND THE ATHLETIC INJURY

1. It is important to understand that athletic insurance provided by Lake Forest College is offered on an "excess" basis only, meaning expenses must first be submitted to the student's or parents' insurance coverage. The athletic insurance policy provides coverage for injuries incurred while participating in official team play or practice of intercollegiate sports, including sponsored and authorized team travel. **The coverage applies only to "in-season" varsity athletic-related injuries and is considered to be excess to all other valid and collectible medical insurance policies.** It is important to note that an injury incurred in a pre or post season conditioning activity such as weight lifting will not be covered under the athletic insurance policy.

2. An athletic injury is defined as an unexpected, sudden and definable event, which is the direct cause of a bodily injury, independent of any illness, prior injury or congenital predisposition.

3. It is important that both student-athletes and parents understand the basic procedures necessary in facilitating insurance coverage and payment of athletic injury bills.

4. When a student is injured in a varsity athletic activity, it is the responsibility of the student to report the injury to the coach or athletic trainer immediately but no later than 14 days from the date of injury. The coach or athletic trainer will file an injury report within 24 hours. A copy of this report is sent to the College Business Office. Treatment must start within 180 days from the date of the injury. Expenses must be incurred within 52 weeks from the date of injury.

The injured athlete must then file his/her claim with their insurance carrier. REMEMBER: THE FIRST LINE OF COVERAGE FOR ALL VARSITY ATHLETIC INJURIES IS THE STUDENT AND/OR PARENTS INSURANCE CARRIER.

If the student's insurance does not cover the entire amount of the bill, the College's athletic insurance will offset the billing difference on athletic injuries as long as the appropriate procedures and time limits are followed. **However, there will be a \$1500.00 deductible for each injury. If the student-athlete has the Lake Forest College Health Insurance, then this deductible is waived.**

Claim procedures:

1. The unpaid bill(s) must be submitted to Lake Forest College Student Health Services. Attn: Student Health Claims 847/735-5050.
2. The Student must provide Student Health Services with their insurance company's explanation of benefits.
3. The student will be expected to respond to any request for additional information in a timely manner.