



NCAA POST-ELIGIBILITY INSURANCE INFORMATION FOR STUDENT-ATHLETES AND FAMILIES

The NCAA sponsors a post-eligibility insurance program that begins Aug. 1, 2024, to support student-athletes beyond their playing days. **For up to two years after student-athletes separate from school or voluntarily withdraw*** from athletics, the program covers excess accident **medical expenses incurred after separation for athletically related injuries** sustained during participation in an NCAA qualifying intercollegiate sport. The program provides excess insurance coverage for properly documented covered injuries that occur on or after Aug. 1, 2024. The program is available to all student-athletes at all institutions in all divisions.

The coverage provides benefits in excess of any other valid and collectible insurance. The policy has a \$90,000 excess limit per injury, with no deductible. Of the \$90,000 available, up to \$25,000 is available for mental health services related to an eligible, documented athletic injury.

No action by a student-athlete is needed to enroll in the program. Provided all coverage criteria are met within the benefit period, the policy is triggered when a student-athlete's primary insurance coverage is exhausted or when primary insurance will not cover accident medical expenses covered under the post-eligibility program, subject to terms and conditions of the policy.

Your benefit period begins on the date you separate from school or voluntarily withdraw* from athletics, whichever comes first.

What are my responsibilities prior to and during participation in college athletics?

- **Be sure to report all NCAA athletic injuries promptly** to your school's athletic department. Benefits from post-eligibility insurance will be contingent upon confirmation and documentation of the injury by a representative of the school's athletic department.
- Be aware of the medical care and insurance available to you, such as:
 - Medical care provided by your school for injuries.
 - Your personal health insurance, through a parent, guardian, employer, insurance marketplace, or health care sharing ministry arrangement.
 - Basic Accident Injury Insurance that may be available through your school.
 - [NCAA Post-Eligibility Insurance](#).
 - [NCAA Catastrophic Injury Insurance](#).
- Be aware that if you transfer schools, the school you attended at the time of the injury will need to confirm the details of your injury for a post-eligibility insurance claim.
- Notify your school if there are any changes to your personal health insurance.

What expenses are eligible for a claim?

- Treatment received during your benefit period for a covered injury may be eligible for reimbursement if out of pocket expenses remain after your primary insurance(s) or alternative

coverage has responded. The [Incident Report Form](#) should be fully completed and submitted with any relevant supporting documents to begin the claim process. This can occur at the start of the benefit period if you anticipate treatment or as treatment is being administered.

- Please refer to [Description of Covered Expenses](#) for a full list of eligible medical and mental health expenses.

What if I have a claim?

- Determine if you are eligible to file a claim by reviewing when the benefit period begins by utilizing our [benefit period decision tree](#).
- Learn about the claim process and download an incident report form at www.posteligibilityinsurance.com.
- Understand that any accident medical expenses incurred during the benefit period related to an eligible intercollegiate athletics injury which occurred on or after Aug. 1, 2024, may be eligible for coverage up to the policy limit of \$90,000.
- If your benefit period has begun, complete the injured student sections of the Incident Report Form and work with the athletic department at the school you attended at the time of the injury to complete the school section. Begin a claim by submitting the completed form to Mutual of Omaha by email, fax, or mail.
- Notify your healthcare provider(s) of excess insurance coverage that may be provided through Mutual of Omaha so the provider(s) may prepare itemized bills.

What is my school's role?

- Document athletic injuries in a timely manner. However, you as the student-athlete must make sure your athletic department is aware of your injury.
- Retain injury documentation for the duration of the benefit period plus one year.
- Collaborate to file a post-eligibility insurance claim by completing the sections of the Incident Report Form assigned to the authorized school representative.

*For the purposes of this policy, “voluntarily withdraw” means submission of a formal voluntary withdrawal form from the student-athlete with no intent to transfer to and resume intercollegiate sport/activities at another school.

This is a general summary of the NCAA Post-Eligibility Insurance Program. The policy contains all the provisions, exclusions, and qualifications of the insurance benefits. If any discrepancy exists between this summary and the policy, the policy will govern and control the payment of benefits.