

Medical

Each student **must** provide a completed Authorization for Medical Treatment form to the Program Director. This form gives the Program Coordinator, the Residence Hall Director, and/or the Program Assistant(s) permission to seek medical and/or surgical treatment necessary for the care of the student and to incur necessary medical costs for which the parent(s)/guardian(s) are fully responsible. Also, the form gives the medical facility authorization to release any and all information required to complete insurance claims and also authorizes insurance payment directly to the medical facility. In the event of a serious injury or illness, the parent(s)/guardian(s) will be contacted. Treatment will proceed before contacting the parent(s)/guardian(s) only if the situation is urgent and requires immediate attention.

MSU Camp Insurance

All students enrolled into the camp insurance program will be covered for accidental injury while participating in sports/academic camps at Michigan State University. Please contact the Office of Risk Management & Insurance to enroll students:

Phone: (517) 355-5022

Fax: (517) 432-3854

E-mail: risk.management@ctrl.msu.edu

What is the benefit period and when must the first expense be incurred?

The student/camper has a one year benefit period. All medical services must be rendered one year from the date of accident. Treatment must begin within 60 days from the date of accident.

Accidental Death	Maximum Limit:	\$12,500.00
Accidental Dismemberment	Maximum Limit:	\$12,500.00
Accident Medical/Dental Expense	Maximum Limit:	\$24,500.00
	Deductible Amount:	\$ 100.00

Eligible covered expenses are paid in excess of any other valid and collectible insurance.

Exclusions:

- Treatment, services or supplies which:
 - Are not medically necessary
 - Are not prescribed by a Doctor as necessary to treat an injury
 - Are determined to be Experimental/Investigational in nature
 - Are received without charge or legal obligation to pay
 - Are received from persons employed or retained by the school or any family member, unless otherwise specified
 - Are not specifically listed as covered charges in this policy.

- Intentionally self-inflicted injury, violating or attempting to violate any duly enacted law. Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline.
- Injury covered by Worker's compensation or the Occupational Disease Law.
- Treatment of illness, disease or infections, except pyogenic infections or bacterial infections which result from the accidental ingestion or contaminated substances.
- Treatment of Osgood-Schlatter's disease; appendicitis; osteomyelitis; pathological fractures; congenital weakness; TMJ; fainting; headaches; boils; spondylolysis; osteochondritis; dissecans; detached retina unless directly caused by injury; or mental or nervous disorders whether or not caused by injury.
- Injury caused by or contributed to aggravation or re-injury of a pre-existing condition.
- Suicide or attempted suicide while sane; or self-destruction or an attempt to self-destroy while insane.
- Fighting except as an innocent victim.
- Expense incurred for the use of orthotics unless used exclusively to promote healing.
- Heart and/or circulatory malfunction resulting from participation in a covered activity such as stroke, heat exhaustion, heart attack and brain circulatory malfunctions.
- Repetitive motion injuries, strains, hernia, tendonitis, bursitis and heat exhaustion not related to a specific injury.
- Any penalty imposed by other valid and collectible insurance or plan for failure to follow plan procedures.