



Insurance Information - Sports Medicine

VMI's Athletic Department provides a supplemental insurance policy that covers injuries occurring during an official practice or competition. This policy is consistent with NCAA Division I institutions. The parent or guardians' health insurance policy is primary coverage. Then starting in the Fall of 2010 as part of the medical fees of VMI there will be an accident insurance policy (covering up to \$5000 per incident after the primary insurance has been billed). After the primary and the accident insurance policy through the school has been billed then the Athletic Departments' supplemental insurance policy will cover the remaining balance; meaning it will only cover that which your primary policy and the accident insurance does not. For complete details, please see the VMI Sports Medicine brochure (accessible at the main VMI Sports Medicine page), which includes a summary of VMI's supplemental insurance and referral policy.

Because your insurance is the primary coverage, it is important that you inform VMI Sports Medicine of any change in your sons/daughters insurance coverage in a timely manner. It is also important that you completely fill out the insurance form annually (which can be found online at www.swol123.net).

Prior to the beginning of each academic year your son/daughter is required to either sign up through this website (instructions can be found on www.vmikeydets.com in the sports medicine section) or sign in (returning users) and fill their required paperwork out. Along with an updated insurance form, there will be a section where you can upload a front and back clear copy of your sons/daughters insurance card. This information must be updated and completed by August 1st each fall, or the cadet-athlete will be unable to practice or compete with their respective team.

Please be reminded that occasionally a healthcare provider does not correctly submit the insurance claim. If this happens you may receive a medical statement in the mail. Send these bills to VMI at:

VMI Sports Medicine
401 N. Main Street
Cameron Hall Room 215
Lexington, VA 24450

You have 12 weeks to send this information to VMI after which we are no longer responsible for the claim. Please send us a bill as soon as you receive it as it is much easier to deal with and resolve these issues before they reach a point when they have been sent to a collection agency.