

5205

Administrative Regulation

STUDENT ACCIDENT INSURANCE

Glendale Community College provides an accident insurance for students with selected injuries incurred during college activities.

Student Accident Insurance

Student Accident Insurance is a secondary insurance for students injured in a credit class in which he/she is enrolled; while on campus, on the way to or from a credit class in which he/she is enrolled; or during a college sponsored activity. Examples of injuries that are NOT covered include, but are not limited to: pre-existing injuries; those injuries that occur off campus (with the exception of selected college sponsored activities); those injuries that occur when the student is participating in an activity for his/her entertainment, but not associated with a class (i.e., playing basketball with friends); injuries that occur when the student is participating in an activity that violates the code of student conduct or one that is not permitted on campus.

A secondary insurance policy is a policy that supplements a student's own health insurance policy referred to as the primary insurance. If a student has health insurance (primary insurance) and complies with the rules and regulations of his/her insurance, the student accident insurance will pay whatever the primary insurance does not pay. If the student does not have insurance, the student accident insurance will pay according to the contract with the insurance company (either PPO agreement or fee for services— usual and customary). Student Accident Insurance is primary to any government sponsored programs such as Medi-Cal, Medicaid, Tribal, Veterans and Medi-Care Health Benefits.

There is a deductible for student accident insurance. The deductible may change as a result of contract changes with the Insurance Company.

In order for a student to access the Student Accident Insurance, the injured student must go to the health center as soon as possible after the injury and work with a registered nurse to complete all of the appropriate forms. The nurse will provide the student with the rules and timeframes required for Student Accident Insurance to pay a claim. If a claim is not made in a timely manner, the Insurance Company may deny payment.

The premiums for Student Accident Insurance are paid for by student health fees. Athletic

Accident Insurance

The Athletic Accident Insurance is a secondary policy for students, participating in a college sponsored athletic team, who is injured during practice or during an athletic event (i.e., game or meet).

5205

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A secondary insurance policy is a policy that supplements student's own health insurance policy referred to as a primary insurance. If a student has health insurance (primary insurance) and complies with the rules and regulations of his/her insurance, the athletic accident insurance will pay whatever the primary insurance does not pay. If the student does not have insurance, the athletic accident insurance will pay according to the contract with the insurance company (either PPO agreement or fee for services— usual and customary). The Athletic Accident Insurance is primary to any government sponsored programs such as Medi-Cal, Medicaid, Tribal, Veterans and Medi-Care Health Benefits.

There is a deductible for students injured during team sports. The deductible may change as a result of contract changes with the Insurance Company.

In order for a student to access the Athletic Accident Insurance, the injured student must notify the Coach of the injury and go to the Athletic Trainer as soon as possible after the injury to complete all of the appropriate forms. The Athletic Trainer will provide the student with the rules and timeframes required for Athletic Accident Insurance to pay a claim. If a claim is not made in a timely manner, the Insurance Company may deny payment.

The premiums for the Athletic Accident Insurance are NOT and shall NOT be paid for by student health fees.

Selection of a Student and Athletic Accident Insurance

The process of selecting a company to provide Student Accident Insurance and Athletic Accident Insurance is conducted annually. A committee comprised of the Controller; Athletic Director; Associate Dean, Health Services, Athletic Trainer, and the college Broker makes a recommendation based on:

- Past experience with the company
- Cost of Premiums
- Customer service
- Types of programs available
- Needs of the college

The recommendation is forwarded to the Vice President of Administrative Services.

Reference:

- Accreditation Standard II.C.3 (2014), Education Code, Section 72506

Adopted: 12/9/08

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