

## **Insurance Information**

### **Insurance for National Team Members**

Please Note: If an athlete is involved in a sports accident related to U.S. Ski & Snowboard participation, an online report must be filed within two days of the injury. If an athlete is to spend the night in the hospital outside of the U.S., the primary insurance company must be notified immediately.

### **Excess Participant Accident Insurance**

All named national team members of Olympic ski and snowboard disciplines (including National Training group and the University Team) will be provided Excess Sport Accident coverage for injuries that occur due to an accident during U.S. Ski & Snowboard-supervised practice, training, or competition.

The excess policy considers coverage for those medical bills which are not covered through the athlete's primary health/medical insurance policy.

- Insurer: Zurich American Insurance Company
- Excess Accident Medical Maximum Benefit \$25,000
- The 1st \$6,250 of benefits is payable at 80% of allowable expense, the next \$20,000 is payable at 100% of allowable expense.
- U.S. Ski & Snowboard Deductible (per person/injury) is \$500 for elite athletes.

The deductible must be satisfied within 365 days of the accident date Notes: Initial Treatment must be received within 180 days of the injury.

Benefits are payable for 104 weeks from the date of the Covered Accident Medical Expense will be paid only for such expense which is not recoverable from any other insurance policy, service contract or workers' compensation.

**How to File a Claim:** A member of the High Performance Medical Team will initiate the claims filing process for all elite athletes.

If a properly registered U.S. Ski & Snowboard Member is injured during a U.S. Ski & Snowboard covered activity, the injured member must file a claim with his/her own primary insurance carrier and complete a First Report of Accident form for the excess accident medical insurer.

The First Report of Accident Form must be completed by the member, the member's coach, or parent/guardian as soon after the accident as possible, but under no circumstances no later than one year after the accident, as the deductible under U.S. Ski & Snowboard's policy must be met within one year after the accident for coverage to apply.

Once the First Report of Accident Form is completed, a claim can be filed under U.S. Ski & Snowboard's excess accident medical policy for medical charges that are not covered by any other insurance.

Claim forms must be filled out completely, with all required signatures. A copy of the First Report of Accident form can be obtained via the following:  
[www.buckner.com/us-ski-and-snowboard/accident](http://www.buckner.com/us-ski-and-snowboard/accident)

or

From [kate.anderson@usskiandsnowboard.org](mailto:kate.anderson@usskiandsnowboard.org) or 435.647.2016

For additional information on this benefit please go to <https://buckner.com/wp-content/uploads/2019/06/Excess-Accident-Medical-Insurance.pdf>

### **Catastrophic Medical Coverage**

All named national team members of Olympic ski and snowboard disciplines (including National Training group and the University Team) also receive U.S. Ski & Snowboard's catastrophic medical coverage.

### **Medical Evacuation**

U.S. Ski & Snowboard is committed to ensuring Team athletes receive the best care available. To this end, we have several options for Medical Evacuation. If a serious injury occurs, the U.S. Ski & Snowboard Medical Director will activate an appropriate medical evacuation plan in conjunction with the attending physician in the field. Medical evacuation means emergency transportation from an international event or training site outside the United States or Canada to a medical facility when standard transportation is not adequate for the insured person who, as a result of life-threatening injury, requires immediate medical treatment. US Ski and Snowboard athletes, depending on team status, qualify for different evacuation plans. These plans include United Health Global, Zurich Travel Assist and Global Rescue and personal insurance travel assistance.

### **United Health Care Global Travel Services:**

The USOC has a contract with United Healthcare Global to provide the following services for EAHI athletes traveling outside the U.S. for training or competition:

Coverage available for EAHI athletes only and not their dependents

24/7 Emergency Medical Coverage Received Outside the United States Only:

Medical Services Received

Emergency Evacuation

Medical Repatriation

Location of Providers, Hospitals, Emergency Rooms

Translation Services

**Zurich Travel Assist** - Zurich Travel Assist is a comprehensive travel assistance program offering benefits and services when traveling 100 miles or more from your residence.

You can access the Travel Assistance Plan by calling 1.800.263.0261. From the U.S. or Canada; and collect from anywhere else in the world at +1.416.977.0277 and reference U.S. Ski & Snowboard, policy number MCB3031987; or log on to the Travel Assist website at [www.zurichtravelassist.com](http://www.zurichtravelassist.com). You may also reference the card provided to you by Athletics.

### **Zurich Travel Assist Services include the following:**

Medical Assistance

Information Assistance

Security Assistance  
Personal Assistance  
Legal Assistance

**Global Rescue** - All Elite team athletes are provided secondary evacuation coverage for medical/security evacuation in the event of an injury/issue. There is no need to purchase the Global Rescue membership through the online membership registration portal.

Please reach out Kate Anderson at [kate.anderson@usskiandsnowboard.org](mailto:kate.anderson@usskiandsnowboard.org) or a member of the High Performance Medical team for support with your insurance issues.