



Dear Parent,

Greetings from Lake Forest College! We are currently planning for another exciting year of Forester Athletics and look forward to the prospect of your son or daughter joining us.

I am writing about an important aspect and concern of our athletic program -- the medical treatment of our student-athletes. Please visit [www.lakeforest.edu/foresters](http://www.lakeforest.edu/foresters) to review our athletic training brochure and pertinent information. You will also find letters from Mike Gilboe, our head athletic trainer, and Dan Buckley, our Gallagher Koster insurance account representative

It is important that you read this letter and the insurance information carefully, noting that athletic accident insurance is provided by Lake Forest College but that the coverage is offered on an "excess" basis only. Our athletic insurance policy, which we feel fortunate to continue to provide given today's insurance climate, provides coverage for your son/daughter for injuries incurred while participating in official intercollegiate team play or practice, including sponsored and authorized team travel. **The coverage, however, applies only to in-season varsity athletic-related injuries and is considered to be excess to all other valid and collectible medical insurance policies.** This means that you will be required to submit athletic injury medical claims to your primary health insurance plan first, and then if there are remaining balances, this amount is submitted to the excess plan. **The Lake Forest policy has a deductible of \$2,500**, which is considered met if the primary pays that amount, or over. It is your responsibility to insure this primary coverage or an out-of-pocket expense could be incurred. It is also important that you understand that this policy is for in-season injuries only. Injuries incurred in a pre or post season conditioning activities such as weight lifting are not covered under the athletic insurance policy.

In the event that your son/daughter is injured while participating in a covered sport, it is important for us to know about your medical coverage. The details of each form are explained further in the enclosed letter to your son or daughter from our head athletic trainer, Mike Gilboe. **I ask, however, that you ensure all the appropriate forms are completed and returned no later than August 1.** If your coverage is provided on an HMO or PPO plan, please be sure to include all the information necessary to procure prior authorizations, where applicable, as these programs may not provide benefits if the proper procedures are not followed. Again, please be sure to discuss your insurance coverage with your son or daughter and return the forms as soon as possible. **Until we have the completed paperwork, your son/daughter will not be allowed to try out and/or participate in our athletic program.**

Thank you in advance for your cooperation and please feel free to contact Mike Gilboe, our athletic trainer, at (847) 735-5296 or me at (847) 735-5290 if you have any questions or concerns. I look forward to watching your son or daughter participate in our intercollegiate athletic program and I look forward to seeing you in the stands!

Sincerely,

Jackie Slaats  
Athletic Director

P.S. A great way to support your son or daughter and our athletic program is to join the F.A.N. Club. Please visit the College's website <http://www.lakeforest.edu/foresters/fan/fan.pdf> for details about membership. As a F.A.N., I hope you will consider joining or renewing your membership today!