

**NCAA Post-Eligibility Insurance Program
Frequently Asked Questions**

APPLICABLE TO 8/1/24-9/1/25 POLICY PERIOD

About Post-Eligibility Insurance:

Q: What is post-eligibility injury insurance?

A: Excess accident medical insurance for all student-athletes after their collegiate experience (upon separation from school or a voluntary withdrawal from athletics; see “Benefit Period” section for further details) for intercollegiate athletics injuries that occurred during the student-athlete’s participation in NCAA qualifying intercollegiate sports.

Q: Who is covered under the NCAA’s post-eligibility insurance policy?

A: Student-athletes injured while participating in NCAA qualifying intercollegiate sports on or after Aug. 1, 2024.

Q: What is the post-eligibility injury insurance limit and deductible?

A: The limit is \$90,000 per injury. The deductible is \$0.

Q: Does the post-eligibility insurance policy include coverage for mental health expenses?

A: This policy includes a \$25,000 sublimit for mental health expenses resulting from intercollegiate athletics injuries covered under the post-eligibility insurance policy. As a sublimit, the \$25,000 is included in the aggregate \$90,000 limit per injury, not in addition to the \$90,000 limit.

For a mental health expense to be eligible for coverage under the NCAA Post-Eligibility Insurance Program, it must stem from an eligible, documented athletic injury. Documentation of the injury is required to confirm eligibility of coverage. Mental health expenses will be considered for coverage up to the \$25,000-per-injury mental health sub-limit.

Q: What is the benefit period, and how does it work?

A: A benefit period is the period of time when treatment must be provided for coverage to apply. The benefit period is 104 weeks for this policy. The consecutive two-year (104-week) benefit period begins as described below.

- Undergraduate: The benefit period begins on the earlier of the following for a student-athlete injured while an undergraduate student:

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- The date the student-athlete is no longer enrolled in school, except in the instance that the student-athlete's athletics season extends beyond enrollment, in which case the benefit period begins when the athletics season ends.
- The date the student-athlete elects to voluntarily withdraw.*
- Graduate: The benefit period begins on the earliest of the following for a student-athlete injured while a graduate student:
 - The date the student-athlete is no longer enrolled in school, except in the instance that the student-athlete's athletics season extends beyond enrollment, in which case the benefit period begins when the athletics season ends.
 - The date the student-athlete's athletics eligibility expires.
 - The date the student-athlete elects to voluntarily withdraw.*
- Prospective Students: For a student-athlete injured while a prospective student, the benefit period begins on the date that the student-athlete is no longer enrolled as an undergraduate student.

*For the purpose of the benefit period, voluntarily withdraw means submission of a formal voluntary withdrawal form from the student-athlete with no intent to transfer to and resume intercollegiate sport/activities at another school.

(See "Benefit Period" section for further detail.)

Q: Who pays the premium for this policy?

A: The NCAA bears all the costs of this policy for the benefit of all NCAA student-athletes.

Q: How do student-athletes enroll in the NCAA's post-eligibility insurance policy?

A: Student-athletes are automatically covered under the post-eligibility insurance policy for those intercollegiate athletics injuries that meet both of the following conditions:

- Occur during the policy period.
- Are documented and on file with the institution's athletics department.

Action is not required by the student-athlete unless the student-athlete needs to file a claim during the benefit period. Please see "Claims Process" to learn more about filing a claim.

Q: Does coverage extend to international athletes who return home?

A: Yes, the intent of the policy is to provide coverage for all student-athletes subject to the regulations of the student-athlete's country of citizenship.

Q: How does post-eligibility insurance work with institutions that carry basic accident insurance?

A: Many NCAA institutions choose to purchase a basic accident insurance policy to meet the NCAA's primary insurance requirement. Typically, the benefit period for basic accident insurance begins on the date of injury whereas the benefit period for post-eligibility insurance begins at the time of separation from school or voluntary withdrawal from athletics (see "Benefit Period" section for more details).

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Depending on the length of the benefit period for an institution's basic accident insurance, the post-eligibility insurance benefit period may extend the length of time in which a student-athlete may receive insurance coverage for eligible athletics injuries.

Q: How does post-eligibility insurance work with the NCAA catastrophic injury insurance?

A: If accident medical expenses exceed \$90,000 within two years immediately following the athletic injury date, the catastrophic injury insurance policy is activated. For more information about the catastrophic injury insurance policy, click [here](#).

Q: How does post-eligibility insurance work with the new holistic model bylaw which requires DI member institutions and Division II and III programs that sponsor a Division I sport to provide medical care, including out-of-pocket medical expenses, to a student-athlete for an athletically related injury for two years after graduation or separation from the institution?

A: Post-eligibility insurance does not replace the requirement for DI member institutions and Division II and III programs that sponsor a Division I sport to provide medical care to student-athletes for athletically related injuries for two years after graduation or separation from the institution. The bylaw can be found [here](#). Institutions have discretion to determine how medical care will be provided. There is no obligation for institutions to purchase additional insurance to cover the two-year period.

The NCAA post-eligibility insurance policy is written on an excess basis over any other valid and collectible insurance. In the event there is more than one policy that provides coverage excess over any other valid and collectible insurance, it is likely that each policy will pay proportionately in the loss up to the policy limits and within the benefit period as defined by each respective policy. A-G Specialty Insurance will manage the post-eligibility insurance policy claims, including coordination of benefits with other insurance, if applicable.

Benefit Period:

Q: When does the 104-week benefit period begin?

A: The consecutive two-year (104-week) benefit period begins as described below.

- Undergraduate: The benefit period begins on the earlier of the following for a student-athlete injured while an undergraduate student:
 - The date the student-athlete is no longer enrolled in school, except in the instance that the student-athlete's athletics season extends beyond enrollment, in which case the benefit period begins when the athletics season ends.
 - The date the student-athlete elects to voluntarily withdraw.
- Graduate: The benefit period begins on the earliest of the following for a student-athlete injured while a graduate student:

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- The date the student-athlete is no longer enrolled in school, except in the instance that the student-athlete's athletics season extends beyond enrollment, in which case the benefit period begins when the athletics season ends.
- The date the student-athlete's athletics eligibility expires.
- The date the student-athlete elects to voluntarily withdraw.
- Prospective Students: For a student-athlete injured while a prospective student, the benefit period begins on the date that the student-athlete is no longer enrolled as an undergraduate student.

For the purpose of the benefit period, voluntarily withdraw means submission of a formal voluntary withdrawal form from the student-athlete with no intent to transfer to and resume intercollegiate sport/activities at another school.

Q: Why is the post-eligibility benefit period two years (104 weeks)?

A: The NCAA conducted a membership survey in May of 2023, with 414 member institutions responding. Survey respondents included member institutions from all divisions. In the survey results, 71% of member institutions that responded confirmed that the benefit period for the student-athlete coverage provided by the school has a benefit period of 104 weeks from the date of injury, with only 6% providing coverage for more than 104 weeks. In the time since this survey was conducted, the Division I Board of Directors adopted new rules which increase support for college athletes, referred to as the holistic model. Please visit page 3 for information on how post-eligibility insurance works with the holistic model.

The insurance industry standard for accidental injury coverage is for benefits to begin at the time of injury. The NCAA has developed a unique policy that applies when the student-athlete separates from school or voluntarily withdraws from athletics when other insurance coverage is not in place. For example, a student-athlete suffers an intercollegiate athletics injury freshman year, and coverage for treatment is provided via the member institution's student-athlete injury policy. The student-athlete returns to play, and the benefit period of 104 weeks under the member institution's policy exhausts. The student-athlete graduates and needs additional treatment for the athletics injury that occurred freshman year. The NCAA post-eligibility insurance applies excess over any other valid and collectible insurance (primary health care policy, if applicable), or if no other coverage is in place, this policy applies on a primary basis up to the policy limit as long as such treatment is provided within 104 weeks from the date of an undergraduate student's separation from school or voluntary withdrawal from athletics or from a graduate student's exhaustion of eligibility, voluntary withdrawal from athletics, or separation from school. (See "Benefit Period" section for additional details).

Given the unique nature of the policy, uncertainty of losses and extended benefit period (upon separation from school as opposed to upon injury), 104 weeks was chosen in line with the standard accidental injury policy benefit period.

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Q: Will the NCAA catastrophic injury policy kick in after the post-eligibility insurance policy limit of \$90,000 is reached?

A: The NCAA catastrophic medical policy deductible of \$90,000 must be met within 24 months after the date of injury for the catastrophic medical policy to apply. All student-athletes are required to have primary insurance that covers intercollegiate athletics injuries (either through private insurance or via the member institution's intercollegiate athletics injury policy or self-insurance program) up to \$90,000.

In the event of a true catastrophic medical injury (quadriplegia, paraplegia, etc.), the \$90,000 catastrophic medical deductible is reached quickly, and the catastrophic medical policy begins responding at that time.

In the event of a serious intercollegiate athletics injury that exceeds \$90,000 within 24 months of the date of injury, the catastrophic medical policy begins responding at that time.

In the event of an intercollegiate athletics injury that requires treatment upon separation from school, the catastrophic medical policy only applies if the deductible is met within 24 months of the date of injury.

Q: When does the benefit period begin for a student-athlete injured during a qualifying NCAA intercollegiate sport who later transfers to another institution?

A: If the student-athlete is injured as an undergraduate student and then transfers to another institution, NCAA or non-NCAA, with no gap in enrollment, the student-athlete is considered continuously enrolled. The benefit period begins the earlier of:

- The date the student-athlete is no longer enrolled in school, except in the instance that the student-athlete's athletics season extends beyond enrollment, in which case the benefit period begins when the athletics season ends.
- The date the student-athlete elects to voluntarily withdraw.

If the student-athlete is injured as a graduate student and then transfers to another institution, NCAA or non-NCAA, with no gap in enrollment, the student-athlete is considered continuously enrolled. The benefit period begins the earliest of:

- The date the student-athlete is no longer enrolled in school, except in the instance that the student-athlete's athletics season extends beyond enrollment, in which case the benefit period begins when the athletics season ends.
- The date the student-athlete's athletics eligibility expires.
- The date the student-athlete elects to voluntarily withdraw.

Notes:

(1) The intercollegiate athletics injury must be documented and on file with the athletics department of the school at which the student-athlete participated when the injury occurred.

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(2) For the purpose of the benefit period, voluntarily withdraw means submission of a formal voluntary withdrawal form from the student-athlete with no intent to transfer to and resume intercollegiate sport/activities at another school.

Q: When does the benefit period begin if an undergraduate student-athlete is injured during a qualifying intercollegiate sport and then graduates, but has not yet exhausted athletics eligibility (i.e., participation in a spring sport that has not concluded before graduation)?

A: If the student-athlete has not voluntarily withdrawn and is participating in a sport beyond the student's last date of enrollment (i.e., an athlete playing in the College World Series after graduation), the benefit period begins the date the athletics season ends.

Q: When does the benefit period begin if an undergraduate student-athlete is injured and then graduates, but has an additional year of athletics eligibility and enrolls in additional undergraduate classes?

A: The 104-week benefit period begins at the time the undergraduate student-athlete is no longer enrolled at any school or elects to voluntarily withdraw, whichever comes first.

For the purpose of the benefit period, voluntarily withdraw means submission of a formal voluntary withdrawal form from the student-athlete with no intent to transfer to and resume intercollegiate sport/activities at another school.

Q: When does the benefit period begin if an undergraduate student-athlete graduates, takes a year off from school and then returns to school for a subsequent graduate degree?

A: If the student was injured as an undergraduate, the benefit period begins at the earlier of:

- The date the student-athlete is no longer enrolled in school, except in the instance that the student-athlete's athletics season extends beyond enrollment, in which case the benefit period begins when the athletics season ends.
- The date the student-athlete elects to voluntarily withdraw.

For the purpose of the benefit period, voluntarily withdraw means submission of a formal voluntary withdrawal form from the student-athlete with no intent to transfer to and resume intercollegiate sport/activities at another school.

Q: How does the benefit period apply if the student-athlete's enrollment in college is temporarily suspended (military, medical leave, disciplinary issue, etc.)?

A: Once the 104-week benefit period begins, it will continue consecutively until 104 weeks or the \$90,000 maximum limit per injury is exhausted, whichever comes first. The benefit period will run consecutively regardless of a student's reenrollment.

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Q: How does the coverage apply if the student-athlete is deemed ineligible for competition, but eligible to practice?

A: In this situation, intercollegiate athletics injuries that occur during practice and are documented and on file with the member institution's athletics department would be eligible for coverage.

Q: Does coverage apply if the student-athlete was injured before Aug. 1, 2024?

A: This policy goes into effect for the first time Aug. 1, 2024. Therefore, intercollegiate athletics injuries occurring before that date are not covered under this policy. The NCAA launched the policy development and regulatory compliance process in mid-2023 to provide this new and unique insurance benefit for student-athletes beginning Aug. 1, 2024.

Q: What if student-athletes suffer multiple athletics injuries throughout their athletics career?

A: As long as each intercollegiate athletics injury is a covered injury, documented and on file with the member institution's athletics department, the \$90,000 limit applies per injury.

Q: How does coverage apply if a student-athlete is only enrolled in school part time and/or is later deemed ineligible for NCAA competition?

A: Coverage applies to student-athletes enrolled and attending school as part-time or full-time students at NCAA member schools while they are eligible to compete in NCAA intercollegiate athletics.

Claims Process:

Q: How are claims reported?

A: Detailed instructions for reporting claims are available at www.posteligibilityinsurance.com. A-G Specialty Insurance manages the post-eligibility insurance policy claims, including coordination of benefits with other insurance, if applicable. If no other coverage is available, the post-eligibility insurance policy becomes primary.

Q: Who can report a claim?

A: A claim may be initiated by a former student-athlete or by the member institution the student-athlete attended at the time of the injury. Documentation by the member institution that the student-athlete suffered the athletic injury while a student-athlete at the school will be required as part of the claims process.

Q: How does this policy respond if the student-athlete already has insurance that applies to the injury?

A: In the event there is more than one policy that provides coverage excess over any other valid and collectible insurance, it is likely that each policy will pay proportionately in the loss up to the policy limits and within the benefit period as defined by each respective policy.

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In the event the student-athlete has coverage that applies on a primary basis (for example, insurance provided via employer or coverage via a health care sharing ministry arrangement), the NCAA post-eligibility insurance policy will provide coverage on an excess basis to help offset out-of-pocket accident medical expenses up to the \$90,000 policy limit and within the 104-week benefit period.

After all bills are processed by the primary insurance carrier, A-G Specialty Insurance will evaluate and consider any remaining deductible amount based on the language in the NCAA post-eligibility insurance policy. Therefore, it is possible that the NCAA post-eligibility insurance policy could pay primary deductible amounts owed by the former student-athlete, if all the terms in the NCAA post-eligibility insurance policy are met.

Miscellaneous:

Q: How do I submit a question regarding the post-eligibility insurance policy?

A: Questions can be submitted [HERE](#), and a response will be made within 48 business hours.

Q: Are students who are injured in club or intramural sports eligible for this coverage?

A: No, coverage applies to intercollegiate athletics injuries resulting from participation in NCAA qualifying intercollegiate sports only. An NCAA qualifying intercollegiate sport is defined in the “Definitions” section of this document.

Q: Are students who are injured while participating in an emerging sport for women eligible for this coverage?

A: Yes, coverage applies to intercollegiate athletics injuries resulting from participation in NCAA qualifying intercollegiate sports. (See “Definitions” section.)

Q: What if there is a change in varsity status at the school and the student-athlete is injured before or after a change in varsity status?

A: Coverage applies to those intercollegiate athletics injuries occurring while the sport is considered a varsity qualifying intercollegiate sport by the member institution. (See “Definitions” section.)

Q: Are cheerleaders, mascots, student coaches, student managers and student trainers covered?

A: Student coaches, student managers and student trainers are covered for those activities directly associated with the covered activities of a qualifying intercollegiate sports team as long as the activities are under the direct supervision of an official representative of the participating institution. Cheerleaders and mascots are covered for activities performed as part of the cheer unit for a qualifying intercollegiate sports team competition scheduled by the participating institution. They are also covered for conditioning or practice sessions in preparation for cheering at games and pep rallies. Cheerleaders are not covered while practicing for or participating in camps, clinics or cheerleading competitions.

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Cheerleading activities must be authorized by, organized by and directly supervised by a safety-certified official coach or advisor (who is not an undergraduate student).

Q: How does coverage apply if a student-athlete signs a professional sports contract?

A: An intercollegiate athletic injury that occurs while participating in NCAA qualifying sports during the policy period could be eligible under the post-eligibility insurance program regardless of whether a student-athlete has signed a professional sports contract, so long as all other conditions of the policy are met.

Q: If an institution joins the NCAA for the first time, at what point in the process do student-athletes become eligible for coverage under post-eligibility insurance?

A: When an institution moves from a provisional member to an active member of the NCAA, their student-athletes would become eligible for coverage under post-eligibility insurance for the entire policy period in which the change of status occurred.

For example, if an institution moves from a provisional member to an active member on January 1, 2026, and the in-force post-eligibility insurance policy period on that date is 12 months beginning on September 1, 2025, then the newly active member institution's student-athletes will be eligible for coverage beginning on September 1, 2025.

Q: If an NCAA member institution no longer sponsors a sport, how will this affect the post-eligibility insurance coverage and benefit period?

A: If a student-athlete experiences an athletic injury while the sport was still considered an NCAA qualifying intercollegiate sport, the benefit period guidelines described on page 3 of the FAQ document will apply.

Definitions:

Q: What is a qualifying intercollegiate sport?

A: A qualifying intercollegiate sport is a sport that meets all of the following conditions:

- a. Has been accorded varsity status by the participating school as an NCAA sport.
- b. Is administered by such school's department of intercollegiate athletics.
- c. Has participating student-athletes whose eligibility is reviewed and certified in accordance with NCAA legislation, rules or regulations.
- d. Entitles qualified participants to receive the participating school's official awards.

With respect to criteria c., there are three categories of sports that apply. These are championship sports, emerging sports, and sports for which the NCAA has granted a specific waiver for an individual institution because the institution needs to use the sport to meet the sports sponsorship requirement for membership. The NCAA has a list of these sports. In the event of a claim, the insurance company confirms with the institution and the NCAA that all criteria are met.

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Q: What does “enrolled in college, higher education or classes” mean?

A: A student at any school — any level, undergraduate or graduate.

Q: What does excess mean?

A: The NCAA post-eligibility insurance policy is excess over any other valid and collectible insurance or arrangement of benefits, which means that if the student-athlete’s health insurance (or any other insurance policy or arrangement of benefits such as health care sharing ministries) provides coverage for treatment within the 104-week benefit period, this policy will apply excess over such policy or arrangement of benefits up to the respective policy limits and within the 104-week benefit period.

Q: What does “documented and on file with the member institution’s athletics department” mean?

A: The claims process includes confirmation by the member institution that the athletics injury in question did occur during the student-athlete’s participation in a qualifying intercollegiate sport at the member institution during the policy effective period. For purposes of this policy, information regarding the intercollegiate athletics injury should be recorded in writing by the member institution as close to the time that the injury happened as reasonably possible. Important information to retain includes: injury date; injury description; name, gender and sport of the injured student-athlete; body part injured (including left or right); description of initial treatment; and whether the accident occurred during conditioning, practice, competition, etc. Member institutions should retain injury documentation for the duration of the 104-week benefit period plus an additional year. This is to ensure that injury records remain on file in case a claim is submitted after conclusion of the benefit period for service previously provided during the benefit period. Member institutions should be mindful that the benefit period begins the earlier of the date the student-athlete is no longer enrolled in school or elects to voluntarily withdraw (or in the case of a student-athlete injured as a graduate student, exhausts athletics eligibility). It is possible that a student may transfer from the initial member institution but may still be continuously enrolled for a number of years before their benefit period begins.

Q: Who is considered a prospective student?

A: A prospective student means an individual who received a high school diploma or its equivalent, signed an irrevocable commitment to participate in a qualifying intercollegiate sport (or its equivalent for cheerleading) at a participating school and is enrolled at that participating school.

Q: What does it mean to voluntarily withdraw?

A: To voluntarily withdraw means submission of a formal voluntary withdrawal form by a student-athlete relative to the student’s activities in a qualifying intercollegiate sport with no intent to transfer to and resume intercollegiate sport/activities at another participating school.

Q: What is a covered event? What types of team activities qualify for coverage?

A: Covered event means, for players on an athletic team:

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- Qualifying intercollegiate sport competition scheduled by the insured person's participating school;
- official team activities;
- conditioning; or
- practice sessions.

For players on an athletic team, a covered event must be authorized by, organized by or directly supervised by an official representative of the student-athlete's participating school (not including any activities not directly a part of a qualifying intercollegiate sport, such as camps, clinics and other events not conducted by the insured person's participating school).

Covered event means, for student coaches, student managers and student trainers, only those activities directly associated with the covered activities of a qualifying intercollegiate sport team or covered activities of student cheerleaders and under the direct supervision of an official representative of the participating school.

Covered event means, for student cheerleaders (including dance team members and mascots):

- activities, including conditioning, performed as part of the cheer unit for a qualifying intercollegiate sport team competition scheduled by the insured person's participating school; or
- practice sessions and pep rallies, both of which must be authorized by, organized by and directly supervised by a safety-certified official coach or advisor of the student cheerleader's participating school, other than a member of the cheer unit or other undergraduate student, and in preparation for a qualifying intercollegiate sport team competition. The coach or advisor must have a current safety certification by a nationally recognized formal credentialing program for safety certification. However, the safety-certification requirement does not apply with respect to practice sessions that are held solely by dance team members or mascots. A graduate student can meet the safety-certification requirement if:
 - officially designated by the school as the official coach or advisor; and
 - the school has given the graduate student the authority to authorize, organize and directly supervise.

For student cheerleaders, covered event does not include any activities not directly associated with the activities of a qualifying intercollegiate sport team, such as camps, clinics, national competitions, fundraisers, alumni events and other events not conducted by the insured person's participating school.

Covered Event means, for prospective students, only those activities directly associated with the covered activities of a qualifying intercollegiate sport team (or covered activities of student cheerleaders) and under the direct supervision of an official representative of the participating school.

For all of the above, the covered event must occur during the policy term.

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