



# **NCAA Post-Eligibility Insurance Program**

## **Overview**

**Updated February 2024**

*This is a general summary of the NCAA Post-Eligibility Insurance Program. The policy will contain all of the provisions, exclusions and qualifications of the insurance benefits. If any discrepancy exists between this summary and the policy, the policy will govern and control the payment of benefits.*

## INTRODUCTION TO THE NCAA POST-ELIGIBILITY INSURANCE PROGRAM

The NCAA sponsors a Post-Eligibility Insurance Program that will begin Aug. 1, 2024. The Post-Eligibility Insurance Program is a way the NCAA can support student-athletes beyond their playing days. The program was announced by the Board of Governors in August 2023 as part of the effort to modernize NCAA rules and support the holistic student-athlete model.

For up to two years (104 weeks) after student-athletes separate from school or voluntarily withdraw from athletics, the program will cover accident medical expenses for athletically related injuries sustained during participation in a qualifying intercollegiate sport, including NCAA emerging sports. The program will become active Aug. 1, 2024, and will provide excess accident medical coverage for properly documented injuries that occur on or after this date. The program will be available to all student-athletes at all institutions in all divisions.

The coverage provides benefits in excess of any other valid and collectible insurance. The policy will have a \$90,000 excess limit per injury, with no deductible. Of the \$90,000 available, up to \$25,000 will be available for mental health services related to an eligible, documented athletic injury.

Provided all eligibility criteria are met, the policy will be triggered when a student-athlete's primary insurance coverage is exhausted or when primary insurance will not cover accident medical expenses covered under the post-eligibility program, subject to terms and conditions of the policy.

## ENROLLMENT

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

- Occur during the policy period (on or after Aug. 1, 2024).
- Are documented and on file with the institution's athletics department.

Student-athletes DO NOT need to opt in for coverage before an injury occurs. Those who transfer, are part- or full-time students, or are later deemed ineligible for NCAA competition would be covered under the policy, provided the eligibility criteria is met. International student-athletes also are covered under the program subject to the regulations of the athlete's country of origin.

Action is not required by the student-athlete unless the student-athlete needs to file a claim during the benefit period. Please see the NCAA Post-Eligibility Insurance Program [FAQ](#) for additional information on how to file a claim.

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## **ELIGIBILITY CRITERIA**

For student-athletes to be eligible for coverage under the policy, injuries must meet the below criteria:

- Injuries must be sustained during participation in a qualifying intercollegiate sport (including NCAA emerging sports) on or after Aug. 1, 2024.
  - The policy WILL NOT cover injuries sustained while participating in club or intramural sports.
- Injuries must be reported and documented and filed with the athletics department of the school at which the student-athlete participated when the injury occurred.

## **BENEFIT PERIOD: TWO YEARS (104 WEEKS) AFTER SEPARATION FROM SCHOOL OR ATHLETICS**

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 athletic 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.

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. Given the unique nature of the policy, uncertainty of losses and extended benefit period (upon separation from school or action to voluntarily withdraw as opposed to upon injury), 104 weeks was chosen to be the benefit period in line with the standard excess accidental injury policy benefit period and the benefit period that many member institutions choose when purchasing their excess accident student-athlete insurance coverage.

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## **MEMBER SCHOOL RESPONSIBILITY**

Member schools will be responsible for establishing record-keeping procedures to document all intercollegiate athletics injuries. They also will be responsible for retaining documentation of injuries until the benefit period of two years (104 weeks) is exhausted plus an additional year, while considering the following:

- If a student-athlete is injured as an undergraduate and transfers to another school (NCAA or another association), the benefit period begins when the undergraduate student-athlete is no longer enrolled in any school or voluntarily withdraws, whichever comes first.
  - For a student-athlete injured as a graduate student, the benefit period begins when the athlete exhausts athletics eligibility, voluntarily withdraws, or is no longer enrolled in any graduate program, whichever comes first.
  - For a student-athlete injured as a prospective student, the benefit period begins on the date that the student-athlete is no longer enrolled as an undergraduate student.

Voluntarily withdraws 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.

## **RELATIONSHIP TO PRIMARY INSURANCE**

Many NCAA institutions choose to purchase a basic accident insurance policy to meet the NCAA's primary insurance requirement. Among these basic accident insurance plans, the most common benefit period is two years from the date of injury. The post-eligibility injury insurance works alongside the basic accident policy to provide coverage for accident medical expenses incurred from athletically related injuries for two years after student-athletes separate from school or voluntarily withdraw from athletics. The main difference between a traditional basic accident insurance policy and the post-eligibility insurance policy is that the benefit period for the post-eligibility injury insurance policy begins at the time of separation from school or action to voluntarily withdraw from athletics instead of at the time of injury like a traditional basic accident insurance policy, thereby extending the length of time in which a student-athlete may receive benefits to cover eligible athletics injuries.

## **POST-ELIGIBILITY INSURANCE DETAILS**

### **Carrier and Claims Adjuster**

Mutual of Omaha Insurance Co. will serve as the fronting carrier and claims adjuster for the post-eligibility insurance policy. Mutual of Omaha will also coordinate the benefits of other insurance policies with the post-eligibility program, if applicable as part of the claims process

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## **How Claims Will Be Reported**

Claims will be reported to and managed by Mutual of Omaha Insurance Co. A process to report claims will be established and communicated before the Aug. 1, 2024, program effective date.

## **Program Administrator**

American Specialty Insurance & Risk Services will serve as the program's administrator.

## **Financials**

The policy's annual premium is projected to be \$26 million, which will be covered by the NCAA. The annual premium payment is not expected to impact currently approved Association revenue distributions.

The policy has a \$90,000 excess limit per injury, with no deductible. Of the \$90,000 available, up to \$25,000 will be available for mental health services related to an injury.

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