

## What Athletes Need to Know About Insurance Coverage



When an athlete purchases an annual USAT license or one-day permit, a portion of those fees goes to cover the cost to provide them with excess medical insurance. This coverage only extends to their participation in a USA Triathlon sanctioned event.

If an athlete is injured while participating in a USA Triathlon sanctioned event the following steps must be followed:

1. **Race Director completes an incident report form.** The race director is obligated to report the incident to USA Triathlon. No medical claim can be filed with insurance until this report is completed. Please email [sanction@usatriathlon.org](mailto:sanction@usatriathlon.org) for a copy of the form. The signed document should be returned to USAT immediately.
2. **Athlete must file with their primary healthcare provider.** Athletes must first file through ALL health insurance companies that may cover their medical expenses (i.e. United Healthcare, Blue Cross Blue Shield, Aetna, traveler's insurance, etc.).
3. **Athlete completes a medical claim form.** For serious incidents or for athletes requesting coverage, either the race director or USAT can provide them with a medical claim form. The medical claim form along with all explanation of benefit documents should be sent directly to the insurance company as indicated on the claim form. Please email [sanction@usatriathlon.org](mailto:sanction@usatriathlon.org) for a copy of the form if the race director did not provide one.
4. **Athlete will pay a deductible.** All athletes using USA Triathlon insurance will pay anywhere from \$250 (two-hundred and fifty U.S. dollars) to \$1,000 (one thousand U.S. dollars) out of pocket and possibly more for uncovered expenses.
5. **Coverage limitations.** Be advised that coverage may not apply to each and every claim. Additionally, coverage only extends to participants that have purchased an USA Triathlon annual license or one-day permit and were injured through participation in an USA Triathlon sanctioned event.

Please email questions to [sanction@usatriathlon.org](mailto:sanction@usatriathlon.org) or call the group benefits department at 770-449-5559 and ask for Sean Lankie.