

## *FISCAL MANAGEMENT*

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### D-7a PROCEDURE

### Insurance/Claims

#### **Worker's Compensation Claims**

All employees are covered by worker's compensation insurance for expenses related to an on-the-job accident or injury. In the event of and immediately following an incident or accident on the job, employees must contact their direct supervisor and submit proper notification/paperwork promptly after the accident or injury on the job. The notification channels are as follows:

- Notification in writing to immediate Supervisor
- TIPS Report (immediately) or the designated system
- Worker's Compensation Claim (within 24 hours of incident).
- The designated College employees identified below will be responsible for ensuring information regarding the claim is entered on the NIRMA Origami portal:

#### **Lincoln Campus**

- Assistant Campus Director/Dean of Students
- HR Benefit & Compensation Analyst
  - (employee only)
- Safety & Security Coordinator (*secondary*)

#### **Beatrice Campus**

- Assistant Campus Director/Dean of Students
- Administrative Director, Student Accounts (*secondary*)

#### **Milford Campus**

- Assistant Campus Director/Dean of Students
- Controller (*secondary*)

#### **All Other Locations and Backup as Necessary**

- HR Benefit & Compensation Analyst

Employees may contact their immediate supervisor for access to a Workers Compensation claim form to be submitted to the Human Resources Office.

#### **Auto, Property, General Liability and Other Professional Liability Claims:**

In the event of auto, property, general liability and other professional liability claim:

- Complete and submit a TIPS report or submit within the designated reporting system
- The designated College employees identified below will be responsible to ensure information regarding the claim will be entered on the NIRMA Origami portal:

#### **Lincoln Campus**

- Assistant Campus Director/Dean of Students

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- Safety & Security Coordinator

### **Beatrice Campus**

- Assistant Campus Director/Dean of Students
- Administrative Director, Student Accounts (*secondary*)

### **Milford Campus**

- Assistant Campus Director/Dean of Students
- Controller

### Intercollegiate Athletics:

Each student-athlete is required to have primary health insurance that provides coverage in the SCC area network and must cover athletic related injuries/illnesses that are a direct result of participation in a Covered Event. A Covered Event is any intercollegiate sports activity, including team travel, competition, practices, and condition sessions. A Covered Event does not include any illness or injury incurred outside of official athletic participation, pre-existing injuries, eye exams, eyeglasses, contacts, or dental work (unless as a direct result of an injury to a sound and natural tooth). It also does not cover any accidents that occur in the dorms or off campus.

The athlete will not be able to participate in practice or games until the insurance is on file with the College. If at any time the student athlete's primary health coverage changes, the athletic department must be notified. SCC may verify the student athlete's primary coverage at any time.

In the event that the student athlete sustains an injury as a direct result of his/her participation in an official team athletic activity (practice or game), coverage of medical expenses incurred will be processed in the following order:

1. Student athlete's primary policy
2. SCC Athletic department's secondary insurance policy
3. SCC Catastrophic insurance policy

Once the student athlete's primary healthcare policy pays its portion, SCC's secondary insurance and/or catastrophic insurance will be filed. SCC's secondary/catastrophic insurance does not cover for any illness or injury outside the Covered Event. The College or College's Athletic Department will not be responsible for any payment not covered by SCC secondary/catastrophic sports insurance policies. The student athlete is ultimately responsible for those charges incurred on their behalf.

### Primary Health Coverage Verification Procedure

By July 1 an email will be sent to all signed athletes requesting proof of insurance to be added to their athletic folder. SCC also requires the following to be on file with the Athletic Department prior to their first practice:

1. If the athlete is younger than 19 years, SCC requires a Consent to Treat Minor Child form complete with parent/guardian signature (form on the athletic website).
2. Any student who does not have primary insurance (one that covers collegiate athletic injuries)

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must contact the SCC business office to purchase individual insurance coverage.

3. Proof of a physical AND proof of insurance must be received by the SCC Athletic Department before the student-athlete can participate in practices or contests for their sport. If the student has not had a physical prior to coming to SCC, they can be seen by a local medical provider for this purpose. However, the student is financially responsible for this as SCC will not pay for sports physicals.

### *Accident/Injury Procedure*

1. Student-athletes must report all athletic-related injuries immediately to the athletic department. In the event that an injury occurs, the student-athlete will be seen either by the trainer on staff, a nearby emergency department, or medical provider, depending on the severity of the injury. The student-athlete's medical insurance must be provided to any emergency department, hospital, or other health care practitioner.
2. An injury report is required and must be filled out by the SCC training staff or coach within 24 hours of the occurrence.
3. The Athletic Department will submit the injury report to the College's excess insurer in order to have the injury on file.
4. The student-athlete should receive whatever care is necessary as determined by the relevant medical provider, submitting their insurance at the time of treatment. In the event of an emergency due to an athletic injury, the athlete should seek immediate medical attention and contact the athletic training staff within 24 hours and/or prior to further athletic participation. Remember that the student-athlete's medical insurance must be provided. SCC should not be listed as the primary insurer.
5. Any portion of medical treatment that isn't covered by the student's insurance will be submitted to the athletic department's secondary insurance.

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**Related Policy:** D-7

**Admin Team Adopted:** 10/21/22

**Reviewed:** 10/14/22, 12/6/2023, 2/20/2024

**Revised:** 12/6/2023

**Next Review:** TBD

**Web link:**

**Tags:**