

Athletic Injuries



Student athletes who get injured <u>must</u> follow the steps outlined below in order to be eligible to receive reimbursement for physiotherapy expenses:

- 1. Complete and return Holland College Accident & Incident Report (QF023 available from Athletics & Recreation) within two weeks of the date of the injury.
- 2. See a nurse practitioner or a licensed physician for a physiotherapy referral.

Nurse PractitionerNurse PractitionerPrince of Wales CampusWaterfront CampusWednesdays from 1-4pmThursdays from 12:30 – 4pmRoom 10ERoom across the hall from the gym

Dr. Billy Scantlebury, Sherwood Medical Centre, 15 Brackley Point Road, has agreed to see varsity athletes who get injured. Call 902-628-9000 for walk-in clinic hours at the Sherwood Medical Centre. Please identify yourself as a Holland College student when you register at the clinic.

- 3. Arrange for physiotherapy, and pay for services rendered. Hurricanes Physiotherapy located on the third floor of the CCE is the preferred provider. Call 902-566-9391 to book an appointment.
- 4. Students who have health care coverage through their parents or spouse should submit their paid in full receipts to their insurance provider.
- 5. Students who are a member of the Holland College Student Health Care Plan should complete a Health Care Plan claim form www.studentbenefits.ca and submit it to Campus Trust (address on form) with the original, paid in full receipts, as well as the original physician's referral. Copies of the claim form are also available from the Student Union Office, Charlottetown Centre. Reimbursement rate is \$40/visit with a limit of \$500/year.
- 6. Students should also complete the BFL Insurance forms (available from the Athletics & Recreation Office, Room 210, Centre for Community Engagement), to access additional insurance through Sport PEI which can assist with physiotherapy costs once the \$500 yearly limit through Campus Trust has been reached. Students should complete and return the BFL Accident Claim Report form as soon as possible and the claim will remain open for one year. The BFL Attending Physician's Statement Health Insurance Claim form will need to be completed by a licensed physician.

PLEASE NOTE:

Failure to follow steps outlined above may result in no monies being reimbursed to the student.

It is the student's responsibility to ensure this process is followed.



The following is an excerpt from Holland College Quality Procedure A02 – Student Accidents and Injuries:

SECTION B: REPORTING OF STUDENT ACCIDENTS & INJURIES

Accident Insurance Plans For Students Of Holland College

- 5.11 Accident Insurance Coverage of Holland College Students
 - a) All post-secondary students of the College, including international students, are automatically enrolled in the Holland College Student Union Health Plan which includes coverage for Accidental Death & Dismemberment (AD&D). Students who qualify to opt out of the health plan are still covered by the AD&D portion of the plan.
 - b) International students who are not post-secondary, must have Emergency Medical Insurance for International Students from a provider that is acceptable to the College.
 - c) Students enrolled in the College's Adult Education programs are covered by the College's "Accident Insurance Plan for Adult Education Students of Holland College".

Determining If an Accident Should Be Reported

- 5.19 While some accidents/injuries are without question to be reported, there are many where what should be done is not as clear. The following will provide some guidance towards making a decision.
 - a) Accidents that must be reported:
 - (i) Any accident, which results in an injury to a student, that requires, or in the staff member's opinion requires treatment by a physician;
 - (ii) Any accident to a student where a police report is filed;
 - (iii) Any accident involving a student that in the staff member's or the student's opinion should be documented. (eg. a student slips and falls but has no apparent injuries; a student injures herself/himself, but insist it is nothing or they will get it checked later)
 - b) Accidents that may be minor in nature (such as a cut finger, twisted ankle, bruised shin, etc.) will be reported at the discretion of the student or staff member.
 - c) If in doubt, document it.

Reporting (Documenting) of Accidents or Injuries

- 5.20 Documenting of student accidents or injuries will be on Quality Forms 023 (Holland College Accident & Incident Report). See paragraph 5.16 to 5.18 regarding Workers Compensation coverage and reporting.
- 5.21 The student involved will be requested to complete and forward Quality Form 023 to the Facilities Coordinator. It is preferable to have the form completed as soon as possible after the incident, in order to capture the events while they are still fresh in the minds of the individuals involved. When possible the form should be completed within one (1) working day of the accident or injury.
 - NOTE: To make a claim under an insurance plan usually requires written notice of the accident within a specified time after the date of the accident. Students/staff should consult the applicable accident insurance plan for more details. Students insured under the Holland College Student Union Student Health Benefits Plan will need to contact the Student Union Office for details on submitting a claim.
- 5.22 In the event the injured student is not able to complete or sign the form (QF023), a copy of the form, with as much information as can be reasonably completed by the College staff member who was responsible for the activity when the accident occurred, will be forwarded, within three (3) working days, to the Facilities Coordinator. When the student is able, he/she will be requested to complete, sign and forward another copy to the Facilities Coordinator.

5.23 The College staff member who was responsible for the activity when the accident occurred must ensure the student receives a copy of the form and encourage them to complete it. He/she will also complete a Quality Form 023 (Incident Report) and forward it to the Facilities Coordinator within three (3) working days. 5.24 In the event of an accident during an unsupervised activity, such as students using recreation facilities, the student should request a copy of Quality Form 023 from a Student Services staff member.

The following is an excerpt from the **Holland Hurricanes Student Athlete's Handbook and the Holland Hurricanes Athletics Program Policy & Procedure Manual**:

Injuries (P&PM_section 2.1.13)

In the case of an injury, the student-athlete must complete Quality Form 023 (Holland College Accident & Incident Report) and return it to the Athletics & Recreation Department as soon as possible following the injury. The Athletics and Recreation staff will complete the necessary paperwork and forward the form to the appropriate College staff member. Failure to get the completed Accident & Incident Report form completed and delivered to the Athletics & Recreation Office within two weeks of the date of the accident may invalidate any insurance claim.

Holland College Student Athletes



If you are injured and need to see a physiotherapist, call Hurricanes Physiotherapy 902-566-9391, (Centre for Community Engagement, Room 315 (third floor), 323 Grafton Street, Charlottetown) and mention you are a Student-Athlete.

The cost of physiotherapy is:

Each visit = \$50.

Campus Trust	Private Insurance
Campus Trust pays \$40/visit, up to \$500/year.	Please check with them to see what their plan pays for physiotherapy, and if they require a Doctor's
Please bring your student ID# with you and we can direct bill.	referral.
A Doctor's referral is needed.	(This may require you paying us, and then submitting the invoices to the insurance company for reimbursement or we may be able to bill the
Payment of your portion (\$10) will be required at each visit.	insurance company directly)

To get a Doctor's Referral:

International Students: See the Nurse Practitioner on Campus on Thursdays. You will need to take your insurance cards provided by the college with you.

Other walk-in clinics in the city: Sherwood Medical Centre 628-8900, Boardwalk Medical Centre 367-4444, Parkdale Medical Centre 894-4449 or see your family doctor.

For More Information

If you need more information Holland College Student Union at 566-9630 or call Hurricanes Physiotherapy at 902-566-9391.