



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 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 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 or call the group benefits department at ESIX at 1-800-342-4371 and ask for Debbie Fazzone.