POLICIES AND PROCEDURES-
RHODE ISLAND INTERSCHOLASTIC INJURY FUND

MISSION

Established in 1947, Rhode Island Interscholastic Injury Fund (the "Corporation") is a nonprofit Rhode Island corporation constituted for the purpose of raising, maintaining, and administering funds to the schools in the Rhode Island Interscholastic League who, because of injuries to their athletes, have depleted their budgets.

The fund considers payment of medical, dental, and physical therapy bills for injuries incurred by an athlete, coach, or official participating in a sanctioned interscholastic league event. For the purposes of this document the term "athlete" includes coaches and officials participating in RIIL league sanctioned events. The fund considers bills, which exceed the amount covered by The fund considers bills, which exceed the amount covered by an eligible athlete's primary insurance coverage. It is important to note that the injury fund is **not an insurance company or a workmen's compensation program.**

GOALS

1-To assist the schools in the Rhode Island Interscholastic League with medical expenses incurred by injured athletes which exceed the amount paid by the athlete's primary medical insurance coverage.

2-To establish educational programs for coaches in order to help prevent injuries.

BOARD OF DIRECTORS

1-The control and management of the Corporation, its affairs and property shall be entrusted to a Board of Directors consisting of a President, Vice President, Treasurer, Assistant Treasurer, Secretary and the President of the Rhode Island Football Coaches Association during his term of office and such other members which may be elected to the Board of Directors.

2-The Board of Directors shall consist of a minimum of seven members and not more than eighteen members.

3-Any and all financial assistance rendered by the Corporation to members of the Interscholastic League and all other participating schools shall be given on a voluntary basis and in such amounts as the Board of Directors shall determine.

4-The Board of Directors sets policy and direction for the Corporation.

5-The decision of the Board of Directors in determining the amount of financial assistance given for medical payments shall be final and binding.

6-The Board of Directors shall appoint all committees it may deem necessary.

7-The Board of Directors shall have the power to establish and interpret rules and regulations of the Corporation, and their decision shall be final.

8-A majority of the Board of Directors must be present to constitute a quorum for the transaction of business.

9-Amendments or additions to the By-Laws may be made by 2/3 vote of the Board of Directors.

OFFICERS

The officers of the Corporation shall be:

PRESIDENT
VICE PRESIDENT
TREASURER
SECRETARY

DUTIES OF THE OFFICERS

PRESIDENT

1-The President shall preside at all meetings of the Corporation and of the Board of Directors. He/She shall ex-officio be a member of all committees.

2-The President shall keep the Board of Directors informed about all association affairs.

VICE PRESIDENT

1-The Vice president shall preside at any meeting of the Corporation or the Board of Directors at which the President is not present or not able to act.

TREASURER

1-The Treasurer shall collect and discharge funds as directed by the Corporation.

2- He/She will keep all books of accounts in which he shall enter all receipts and disbursements and all other financial transactions of the Corporation.

3- He/She shall make annual reports of the financial condition of the Corporation and such

reports to the Board of Directors as they may require from time to time.

4- He/She shall sign all checks or other obligations for the payment of money with such other officer or officers as the Board of Directors shall designate.

5- He/She shall carry on such secretarial duties as may be necessary to carry out the duties of his/her office.

ASSISTANT TREASURER

1.-The assistant treasurer will ensure that all injury fund events that are played will be posted by the deadline date set for each season.

2-The assistant will assist the treasurer in collecting funds as directed by the treasurer by the deadline set for each season.

3- The assistant will make collection reports following the completion of each interscholastic sport season (Three Seasons). The collections will be generated from the Injury Fund **contests played prior to the start of each sport season for each sport.**

SECRETARY

1-The Secretary will record the minutes of all proceedings of the Corporation and will record all votes.

2-The Secretary shall conduct all correspondence and send notices of all meetings of the Corporation and the Board of Directors

3-In case of absence of the Secretary at any meeting, the board may elect a temporary Secretary whose sole duty shall be to record the minutes of the meeting.

ELECTION AND TERM OF OFFICE

During the month of May the officers of the Corporation shall be elected every two years by a majority of the Board of Directors.

DUTIES OF MEMBERS

1-Members will attend meetings of the Corporation called by the President and will vote on all matters brought before the Board of Directors.
2-Members will serve on committees as established by the Board of Directors.

ELIGIBILITY OF SPORTS, INDIVIDUAL TEAMS and INDEPENDENT ATHLETES

1. Each team sanctioned by the RI Interscholastic League is encouraged to participate in an Injury Fund contest as assigned by the coaches' association for that sport.

2. The Athletic Director of each school must post each of their home Injury Fund contests with the RI Interscholastic League on the designated Injury Fund website. Please include all participating schools that attend your site event.

3. Participating teams must forward the proceeds of the Injury Fund contest to the Injury Fund Assistant Treasurer before the end of the season for that sport.

4. Schools that do not participate in Injury Fund contests will be reported to the Injury Fund Executive Board for discussion.

5. Athletic Directors will be reminded to post their home Injury Fund contests:

   Fall sports: October 1 first reminder – October 15 second reminder.

   Winter sports: January 1 first reminder – January 15 second reminder.

   Spring sports: April 1 first reminder – April 15 second reminder.

FINANCIAL AID REQUEST (FAR) PROCEDURE

1-Financial Aid Request for payment must be submitted to the school athletic director who will forward them to the Injury Fund for consideration. All Financial Aid Requests must be submitted on a Financial Aid Request (FAR) form to the Treasurer by the athletic director. FAR forms can be found on the Injury Fund website: www.injuryfund.org. Information as to where it should be sent is on the form.

2-When filing a FAR, please fill in all requested information and attach copies of all bills.

3. No FAR will be accepted unless submitted by the athletic director and includes a signed school accident report.

4-Please be specific regarding the exact injury. Example (fractured tibia, sprained ankle, dislocated shoulder).

5-Each FAR must be submitted no later than 4 months after completion of the season for that sport. Any FAR submitted outside such 4 months deadline will be denied unless a request for an

extension is submitted to the Board of Directors. The decision shall be at the discretion of the Board and will be non-negotiable.

6-The maximum amount the Injury Fund will consider paying is $10,000 of the eligible amount per injury.

7-The Injury Fund may pay up to 100% of the eligible amount per injury for bills up to $1000. For bills up to $5000 the Injury Fund may pay up to 75% of the eligible amount. For bills up to $10,000 the Injury Fund may pay up to 65% of the eligible amount.

8-The fund may assist in the payment for rehabilitation aids, such as braces, which are recommended by a physician, and which are not covered by insurance.

9-The fund may assist in the payment for physical therapy prescribed by a physician. The maximum number of visits considered will be 10 for non-surgical injuries and 15 for surgical injuries. . For ACL surgical injuries the maximum number of visits covered will be 20 visits. In the event more sessions are required, payment for those sessions will be at the discretion of the Injury Fund Board. Once the athlete completes (his/her)physical therapy program, the Injury Fund Board will not pay for additional physical therapy for the same injury unless it is prescribed again by a physician and approved by the Board

10-The Injury Fund will assist in paying for chiropractic care provided the individual has chiropractic care as part of their health insurance plan. The maximum number of visits considered will be 10 for non-surgical injuries and 15 for surgical.

11-The Injury Fund may assist in payment of concussion injuries that have occurred during RIIL sanctioned events. These payments are subject to the provisions described within these policies and procedures. Further, the term for consideration of payment shall cease when the "return to play" documentation is issued. "Return to play" will be in accordance with each school's policy. (In the case of a concussion to a coach or official a doctor's note authorizing return will serve as the "return to play".) Additional requests for payment may be submitted in writing to the Board for review and consideration.

12- Any student-athlete that is injured while with a coach during RIIL sanctioned out of season workouts may file a FAR as long as RII Injury Fund protocol is followed. **These out of season workouts must be during the academic school year. Out of season coaching is considered only between the following dates: The first date of the Fall season to the last day of the Spring season as defined by the RIIL schedule. Coaching during the Summer season is not sanctioned by the RIIL and therefore the injury fund will not cover injuries incurred during that time.**

13-Payment for prescription drugs, blood transfusions, acupuncture, yoga classes or compression and/ or orthopedic support stockings will not be paid.

14-The Injury Fund will **NOT** consider paying for injuries where the family has no medical insurance. School insurance qualifies.

15.-Officials are only covered if their Association has participated in an injury fund game without receiving payment for officiating.

16-Continuing FARs will be considered for up to two years only after the first claim for that injury is filed. Any exception to this rule must to be approved by the Injury Fund Board of Directors, whose decision is final.

17-**Payment for** FARs **in any sport will be held until the monies collected for that sport has been sent in by the host school and/or the coaches' association. Failure to send in the monies by host school and/or coaches' association not only affects the home school, but the visiting team as well.**