# 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. 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.**

In addition to senior high athletes, the fund also covers qualifying middle school teams.

## 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 Direc
2-Members will serve on committees as established by the Board of Directors.

## ELIGIBILITY OF SPORTS AND INDIVIDUAL TEAMS

1-The Athletic Director of each school must post each of his/her sports listed with the RI Interscholastic League on the designated Injury Fund website. **Sports not posted by the athletic director by the designated deadline date, will be dropped from the Injury Fund.** The deadline dates are as follows: **Fall- September 30th/ Winter- December 31st/ Spring- April 30th.**

2-Each team sanctioned by the RI Interscholastic League must participate in an Injury Fund contest as assigned by the coaches association for that sport. Any team which does not compete in a fund-raising activity for a particular sport will not be covered for the remainder of the year and the team will be dropped from the sport in the following year.

3-Participating teams must forward the proceeds of the Injury Fund contest to the board Assistant Treasurer before the end of the season for that sport. **Failure to send the proceeds by the following deadline dates will result in being dropped from the Injury Fund in that sport(s)**. **The deadline dates are: Fall- October 31st/ Winter- January 31st/ Spring- May 31st.**

4-A team which has been dropped from the Injury Fund in any sport for the first time can be reinstated by sending a letter to the Injury Fund Board of Directors along with a $100 fee. The letter should state reasons why the team should be reinstated. A decision on whether to reinstate the team will rest with the Board of Directors. If a second offense occurs, the team must request a hearing before the Injury Fund Board of Directors and send in a $200 fee. The school athletic director or principal must attend the hearing A third offense will eliminate that team from the Injury Fund.

5-Any team which has been eliminated from the Injury Fund as indicated in #4, may appeal for reinstatement in that sport by requesting a hearing before the Injury Fund Board of Directors. The President of the Coaches Association for that sport must attend the hearing. A fee of $300 must be paid in order to be reinstated.

## FINANCIAL AID REQUEST (FAR) PROCEDURE

**General Information:**
1-Financial Aid Request for payment should be submitted to the school athletic director who will forward them to the Injury Fund for consideration. Copies of original bills **not covered** by the insurance company should be given to the athletic director. The athletic director is the only person that can submit the FAR form and copies of bills not covered to the injury fund board.

2-The Injury Fund will consider paying 100% of the eligible amount per injury for bills up to $1000. For bills up to $5000 the Injury Fund will consider paying 75% of the eligible amount. For bills up to $10,000 the Injury Fund will consider paying 65% of the eligible amount.

3-The fund will help pay for rehabilitation aids, such as braces, which are recommended by a physician, and which are not covered by insurance.

4-The fund will help to pay 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, but if 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 will not pay for additional physical therapy for the same injury unless it is prescribed again by a physician.

5- 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 visits which do not involve an ACL injury. For ACL surgical injuries the maximum number of visits covered will be 20 visits.

6-Payment for prescription drugs, blood transfusions or acupuncture will not be paid.

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

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

**Information for the athletic director:**
1-When filing a FAR, please fill in all requested information and attach copies of all bills.

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

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

4-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.

5-**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.**