

United States *Luge* Association

U.S. OLYMPIC COMMITTEE (USOC) ELITE ATHLETE HEALTH INSURANCE QUALIFICATION CRITERIA FOR THE 2011-2012 PROGRAM YEAR

This policy sets forth the manner in which an athlete earns an Elite Athlete Health Insurance (EAHI) slot during the July 1, 2011 – June 30, 2012 program year.

Based on the number of slots approved for our sport by the USOC [projected to be ten(10)], the USLA will make these slots available to the following groups of athletes, in the priority order specified below, based upon the team selections completed during April of 2011:

As of May, 2011 athletes will be offered EAHI that will begin on July 1, 2011 based on the following priority:

- 1.) Senior National “A” Team members
- 2.) Senior Select National “B” Team members

If there are more athletes in the group than slots remaining available, then the athletes will be ranked, with each next highest ranked athlete receiving a slot until all of the slots have been allocated. The ranking will be determined as follows:

Once athletes are divided into one of the above two groups, each athlete’s overall Sr. World Cup ranking from the most recent season will be divided by the total number of athletes receiving overall World Cup points for the event in question, and that number will be compared to each athlete’s World Championship ranking from the 2011 World Championships, divided by the total number of entrants in the World Championships for the event in question. The lower number from the two events will be assigned to each athlete, and then the athlete with the lowest number will be ranked highest, and so on, until the athlete with the highest score is ranked lowest. Within each group, athletes who have both sets of international rankings will rank ahead of any athlete who has only one international ranking (i.e. World Championship participants will rank ahead of athletes who didn’t race in that event). Further, within each group, athletes who have only one international ranking will rank ahead of any athlete who has no international ranking. Finally, athletes with no international ranking will be ranked based on the process described above, but with respect to the overall point standings from the March 2011 National Championship and National Team Seeding Race.

If one slot remains at any point in the process, and a doubles team is ranked next, both athletes will be asked if they want the insurance, and if both athletes express a desire to receive the insurance, then the USOC will be asked to grant us an additional allocation (with such approval not guaranteed). If the USOC turns down our request then the remaining allocation will be distributed in line with the balance of this document.

Athletes who received an EAHI allocation during the previous six-month period, but no longer qualify for an allocation based on the above criteria will forfeit their allocation as of July 1, 2011 if all of the USOC granted allocations are needed to supply the athletes in the above two groups.

However, if allocations remain as of the July 1 evaluation, any athlete already receiving an EAHI allocation that is either a Graduating Junior, a Junior National Team member that is expected to travel with the National Team for the majority of the season, or a Senior National “C” Team member, will be eligible to maintain their allocation until the next evaluation date of January 1, 2012. Such eligibility will be determined within this group according to the criteria outlined earlier in this document with any remaining allocations distributed according to the described rankings.

Finally, if allocations still remain as of the July 1 evaluation, the coaching staff will be permitted to distribute any remaining allocations on a discretionary basis to any athlete currently labeled as either a Graduating Junior, a Sr. National “C” Team athlete, or a Jr. National Team athlete, and who is expected to travel with the Sr. National Team to participate in either the World Championships or at least half of the upcoming season’s World Cup races.

As of mid-November, 2011, athletes will be offered EAHI that will begin on January 1, 2012, after the completion of any internal team races during the fall time period, and any subsequent team selections for the international racing season, based on the following priority:

- 1.) Senior National “A” Team
- 2.) Senior Select National “B” Team

If there are more athletes in the group than slots remaining available, then the athletes will be ranked, with each next highest ranked athlete receiving a slot until all of the slots have been allocated. The ranking will be determined as described earlier in this document.

If one slot remains at any point in the process, and a doubles team is ranked next, both athletes will be asked if they want the insurance, and if both athletes express a desire to receive the insurance, then the USOC will be asked to grant us an additional allocation (with such approval not guaranteed). If the USOC turns down our request then the remaining allocation will be distributed in line with the balance of this document.

Athletes who received an EAHI allocation during the previous six-month period, but no longer qualify for an allocation based on the above criteria will forfeit their allocation as of January 1, 2012.

However, if allocations remain as of the January 1 evaluation, the coaching staff will be permitted to distribute any remaining allocations on a discretionary basis to any athlete currently labeled as either a Graduating Junior, a Sr. National “C” Team athlete, or a Jr. National Team athlete, and who is expected to travel with the Sr. National Team to participate in either the World Championships or at least half of the remaining World Cup races.

Finally, the above rankings will be *updated* after the 2012 World Championships, the 2011-2012 World Cup season, the 2012 National Championships and National Team Seeding Race, and the Spring of 2012 team selections have all been completed. If any *unused* 2011-2012 allocations still exist at that point in time, it/they will be offered to the next ranked athlete(s) in line based on this new ranking and the above paragraph concerning a doubles team, provided that the same athlete will be entitled to an allocation as of July 1, 2012 (meaning that an athlete would not receive an allocation in April or May of 2012 only to see it withdrawn in July of 2012).

Loss of “A” or “B” team status, or team membership at the other levels, for any reason, is grounds for immediate removal from this EAHI program. If additional athlete(s) are qualified to use the then available allocation(s) based on the above stipulations and rankings, they will be offered them. Should the athlete(s) that lost their team membership gain it back at a later date during this program year, they will only regain entry into this EAHI program if still qualified, and if unused allocations remain available at that moment in time; otherwise, they will have to wait until the next point in time when allocations become available to try to earn back an EAHI slot. (i.e. – the replacement athletes receiving the allocation will not be made to give them back).

Qualified athletes, for their own personal reasons, may reject an EAHI allocation offering, and should this occur, the next ranked qualified athlete on the list will be offered an EAHI allocation offering. Qualified athletes who also receive health insurance through their involvement in the World Class Army Program (WCAP) or National Guard program are expected to decline an EAHI allocation (if such WCAP or National Guard health insurance coverage is in effect on July 1, 2011), or terminate their involvement in the EAHI program (if such health insurance coverage goes into effect after July 1, 2011, but on the date their WCAP or National Guard coverage begins) so that the next-in-line qualified athletes may be offered such an allocation.

Should any slots still remain after the above has been applied, then the slots may be distributed by the coaching staff of the Senior National Team on a discretionary basis.