2018-19 Excess Athletic Accident Insurance Policy

Frequently Asked Questions

This is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the school / Policyholder. The Policy is subject to the laws of the state in which it was issued.

Q. What is “Excess Athletic Accident Insurance” and why does Wesleyan have a policy?
A. Wesleyan Athletics purchases coverage through Gallagher Student Health & Special Risk (GSH&SR) to help cover medical expenses related to an athletic injury that results from a school sponsored/supervised activity. The athletic policy is excess coverage, and as such, pays after any other valid/collectible insurance the student-athlete is covered by. The Excess Athletic Accident Insurance will cover expenses left to the patient’s responsibility on their primary insurance Explanation of Benefits (EOB) such as co-pays, deductibles, coinsurance and denied amounts. Please Note: The Wesleyan Student Health Insurance Plan (SHIP) has an exclusion for intercollegiate sports injuries. It is important for student-athletes who are covered by this policy to give medical providers the athletic insurance information at the time of treatment.

Q. How do student-athletes enroll into the plan, and how much does it cost?
A. Every student-athlete is automatically eligible for coverage under the plan as soon as they are cleared for athletic participation at Wesleyan. If a student-athlete is injured while participating in a covered athletic activity, an Injury Claim Form will be completed by Wesleyan’s athletic training staff and submitted to the claims company, BMI Benefits. This plan is blanket accident coverage purchased by the university, and as such, there is no cost to the student-athlete for the coverage.

Q. Do student-athletes still need to have health insurance since Wesleyan Athletics has this policy?
A. YES because all Wesleyan students are required to have health insurance. The Excess Athletic Accident policy ONLY covers school-sponsored/supervised athletic related injury charges that are left to the patient’s responsibility on the primary insurance EOB (Explanation of Benefits). This policy does not cover any bills associated with general illness or injuries that occur outside of the scope of a covered activity.

Q. How will claims be processed?
A. The medical providers will submit bills to a student-athletes health insurance for processing first. Then, if a student remembers to present the Excess Athletic Accident Insurance information upfront, the medical providers should automatically send any outstanding balances (in the form of an Itemized Claim + Primary EOB) to BMI Benefits to process under the Excess Athletic Accident policy. Please refer to the Excess Athletic Accident Claims Filing Procedures for additional information.
Q. What documents are needed in order for Excess Athletic Accident Insurance to process a claim?
A. The medical provider must submit the following to the claims administrator (BMI Benefits):

1) **Itemized medical claim** – The medical provider should send the itemized bill in the form of a **HCFA 1500** or **UB04**, as it will contain the following information:
   - Provider’s Name
   - Provider’s Address
   - Tax ID Number
   - Date(s) of Service
   - Diagnostic Code(s) and Procedure Code(s)
   - The Fee for Each Procedure

2) **Primary Explanation of Benefits** (EOB) – This is a statement from your primary insurance company that outlines what charges will be covered or denied, and what will be left as patient responsibility (co-pay, coinsurance, deductible, etc.).

Q. How long can a student-athlete submit bills for an injury under this policy?
A. There is a two year benefit period for eligible medical claims which starts on the date of injury.

Q. Is there a deductible associated with Excess Athletic Accident Insurance Policy?
A. There is a $1,000 per injury coordinating deductible, which means that it is reduced by primary insurance payments towards eligible claims. Wesleyan University self-funds the deductible on behalf of those student-athletes whose primary insurance does not satisfy the policy deductible. In short – student-athletes will not have to pay the $1,000 deductible so it as if it does not exist!

Q. What can cause a delay in processing and paying a claim?
A. BMI Benefits cannot process a claim that is missing one or more of the following documents: the Athletic Accident Claim Form, the Itemized Claim or the Primary EOB / denial. BMI cannot accept balance due, balance forward, or past due statements for claims processing.

Q. I just got what looks like a medical bill statement in the mail. What should I do?
A. If the bill is related to a covered sports injury, please call the billing department phone number on the statement. The reason you are most likely receiving the bill is because the provider does not have the Excess Athletic Accident insurance information on the account. Inform the billing department that there is another insurance plan in place, and request that they bill BMI Benefits with a copy of the itemized claim and primary EOB.

Q. What if I already paid the bills I got from a school-sponsored athletic injury after my primary insurance paid? Can I get reimbursed?
A. Yes, you can get reimbursed for costs you have already paid. To do this you need to submit a receipt or some other proof of payment along with the Itemized Claim (HCFA 1500 or UB04) and primary EOBs. Keep in mind it usually takes longer to be reimbursed. For this reason, we try to have providers bill the Excess Athletic Accident insurance up front. Please refer to the Excess Athletic Accident Claims Filing Procedures for additional information.
Q. I felt sick and went to the ER without telling my athletic trainer. Will the athletic department’s Excess Sports Accident Insurance plan help cover this?
A. The Excess Athletic Accident insurance plan does **not** cover charges due to general illness because it is not caused by Wesleyan athletic participation. Therefore, services for general “non-athletic” medical concerns (cold/flu, appendicitis for example) are not covered under this plan.

Q. If a student-athlete is injured and requires dental work done to repair the injury, will this plan cover dental claims?
A. **Yes**, the Excess Athletic Accident Insurance plan covers injuries made to sound and natural teeth. In order to have dental claims covered, since coverage with BMI Benefits is excess to all other valid and collectable insurance, the dental provider would need to bill both the dental insurance and the health insurance policies before submitted to the Excess Athletic Accident policy.

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**Do you still have additional questions?**

Wesleyan’s Insurance Broker, Gallagher Student Health & Special Risk can help answer any policy related or coverage related questions.

Email: SpecialRisk@GallagherStudent.com
Phone: (877) 345-8928
Fax: (617) 479-0860

If you have questions regarding where to submit claims or if you need to check the status of claims you should contact the claims company.

BMI Benefits
PO Box 511
Matawan, NJ 07747
P: (800) 445-3126
F: (732) 583-9610