Wesleyan University has obtained Excess Athletic Accident Insurance in the event that a student-athlete sustains a sports related injury that will require outside medical treatment. A Sports Injury Claim form will be submitted on behalf the student-athlete (by the athletic training staff) to Gallagher Student Health & Special Risk, the Insurance Broker who handles Wesleyan’s policy. Please be advised that this policy does not replace your primary insurance and that all claims must be submitted to a student’s health insurance first, as this policy pays excess to any other valid and collectable insurance plan.

It is each athlete’s responsibility to initially provide their primary health insurance information at the time of treatment, as well as the Excess Athletic Accident Insurance information (see below). The Excess Athletic Accident policy is designed to cover the remaining balance of expenses not covered by the primary insurance (co-pays, deductibles, coinsurance, etc.). Please be advised that if you are enrolled in the Wesleyan Student Health Insurance Plan (SHIP) that bills related to an intercollegiate sports injury will be denied.

Before Wesleyan's Excess Athletic Insurance policy can process a balance on eligible medical bills, the claims company (BMI Benefits) will always need an itemized bill (from the medical provider) and a copy of primary insurance’s EOB (Explanation of Benefits). Students/parents may submit these documents to BMI Benefits directly, however, we recommend that you follow the steps below to ensure the medical provider is aware of the secondary (excess) insurance.

1. Call the medical provider's Billing Department and inform the representative that you have a secondary (excess) insurance policy.

2. Give the Billing Department the excess insurance policy information:
   - Claims Company: BMI Benefits
   - Mailing Address: PO Box 511
   - Matawan, NJ 07747
   - Phone Number: (800) 445-3126
   - Fax Number: (732) 583-9610
   - ID Number: WES201819
   - Group Name: Wesleyan Athletics

3. Instruct the Billing Department to send the following to BMI Benefits:
   a. HICF-1500 or UB04 Form (for the date(s) of service listed on statement/bill)
   b. Primary insurance EOB (for the date(s) of service listed on statement/bill)

4. For reimbursement of bills already paid out of pocket, forward all receipts and/or proof of payment to BMI Benefits along with the above documentation.

   **Cash receipts, balance due, balance forward, or past due statements are not considered to be adequate documentation that will the claims company to be able to process the balance of a claim**

Please Note: you may contact Gallagher Student Health & Special Risk at (877) 345-8928. Gallagher is the broker that manages Wesleyan’s Excess Athletic Accident Insurance and their representatives are knowledgeable on Wesleyan University’s policy and can help answer any questions that you may have.