Pomona College carries and EXCESS or SECONDARY athletic accident medical coverage policy with Bob McCloskey Insurance/BMI Benefits, L.L.C. Such insurance may be utilized only after all other valid and collectible insurance policies, which may cover the student-athlete have been exhausted. If there are any limits to personal coverage (PRIMARY MEDICAL INSURANCE) on the student-athlete, the school’s SECONDARY athletic insurance medical policy will then review the remaining eligible charges to a maximum of $75,000. This plan provides for 2 years following the date of the covered injury. The first expense must be incurred within 180 days following the incident to be considered by the policy. The NCAA also provides a “catastrophic” medical policy, also in excess of other insurance, with much higher limits in the event of a serious injury.

- A student-athlete who sustains a varsity sport related injury during his or her traditional season should report the injury to the Pomona-Pitzer Athletic Training Staff as soon as possible.
- Failure to report an injury and seeking medical attention without reporting the injury to the Pomona-Pitzer Athletic Training Staff, could result in any expenses accrued to become the responsibility of the student-athlete or their parents.
- All charges must first be filed with your primary medical insurance and is the responsibility of the student-athlete or their parents to follow all claims procedures for their primary medical insurance.
- Please follow all claims procedures for your primary medical insurance in order to avoid delay in payment or denial of payment by your primary medical insurance.
- An explanation of benefits or denial letter from your primary medical insurance carrier must be provided in order for the college’s insurance (BMI) to consider coverage.
- A claim will be filed with BMI on your behalf by the Pomona-Pitzer Athletic Training Staff.
- BMI does not guarantee payment, but rather guarantees a review of the charges that are not covered by your primary medical insurance.

If you have any additional questions, please feel free to contact the Pomona-Pitzer Athletic Training Staff between 1-5 pm M-F at 909-607-2473.

Any questions regarding claim status or questions regarding necessary steps to have claimed reviewed should be directed to BMI claims handler – Patricia Cicenia 1-800-445-3126 ext. 150.