Secondary (Excess) Athletic Accident Insurance Policy
2019-20 Frequently Asked Questions

This is a brief description of the important features of the insurance plan. It is not a contract of insurance, nor does it guarantee coverage. The terms and conditions of coverage are set forth in the Master Policy issued to the school / Policyholder. The Policy is subject to the laws of the state in which it was issued.

Q. What is “Secondary Athletic Accident Insurance” and why does Wesleyan University have a policy?
A. Wesleyan obtains coverage through Gallagher Student Health & Special Risk (Gallagher) to help cover medical expenses related to a covered athletic injury that results from a school sponsored/supervised intercollegiate sports activity. This policy is “excess” and pays after any other valid/collectible insurance that the student-athlete carriers (i.e. the Wesleyan Student Health Insurance Plan¹ or a parent’s employer plan, etc.). The Secondary (Excess) Athletic Accident Insurance is designed to cover expenses left to the patient’s responsibility on the primary insurance Explanation of Benefits (EOB), such as co-pays, deductibles, and coinsurance for eligible medical treatment once the deductible has been satisfied.

1. Please note: the Wesleyan SHIP has an exclusions for Intercollegiate Sports injuries, as such, this policy would become the primary insurance for treatment related to a covered intercollegiate sports injury.

Q. How does a student-athlete become eligible for benefits under this policy?
A. Every intercollegiate student-athlete is 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 school sponsored and/or supervised athletic practice or competition, an accident claim form will be completed by Wesleyan athletic training staff and submitted to the claims company, BMI Benefits.

Q. Do I still need to have primary insurance since Wesleyan has this policy?
A. YES, you do. All Wesleyan student-athletes are required to have health insurance. The Secondary Athletic Accident policy ONLY covers school-sponsored and/or supervised athletic related injury charges not paid by primary insurance and shown as the patient’s responsibility on the primary insurance EOB. This policy does not cover any bills associated with general illness or non-athletic injuries.

Q. What documents are needed in order for the Athletic Accident Insurance to process a claim?
A. The provider must submit the following documents to the claims company (BMI Benefits):

1) Itemized Medical Bill – The provider will either bill the claims administrator with a HCFA 1500 or UB04, and it will contain the following information:
   o Provider’s Name and address
   o Tax ID Number
   o Date(s) of Service
   o Diagnostic Code(s) and Procedure Code(s)
   o 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 is a student-athlete covered under the school’s Athletic Accident Insurance policy?
A. The policy has a two year benefit period from the date of a covered injury.

Q. What expenses does the Secondary Athletic Insurance policy cover?
A. This policy is designed to cover medically necessary treatment for a covered athletic injury. The policy will cover up to a maximum of 100% of the Usual & Customary (U&C) allowance for a given procedure, after primary insurance’s contribution.

Q. How will claims be processed?
A. If the student-athlete provides both their health insurance information and secondary athletic accident policy information, bills will be sent to the health insurance for processing first. Once primary health insurance adjudicates the claim, the medical provider should then submit (in the form of an Itemized Claim + Primary EOB) the claim to BMI Benefits to process under the Secondary Athletic Accident policy. Please refer to the Claims Filing Procedure Form for additional information.

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 Medical Bill or the Primary EOB / denial. BMI Benefits will not be able to process a claim with just the balance due, balance forward, or past due statements.

Q. Is there a deductible associated with Secondary (Excess) Athletic Accident Insurance Policy?
A. There is a $1,000 per Injury Deductible. This means that eligible medical charges not covered by primary insurance and shown as the patient responsibility on the primary EOB (for eligible medical claims) are covered up to $90,000 per Injury for Intercollegiate Sports and $25,000 per Injury for Club Sports, once the deductible has been satisfied. Since the plan has a coordinating deductible, it means that it is reduced / satisfied primary insurance payments towards eligible claims. In the event primary insurance does not satisfy the deductible, Wesleyan has a claims funding account established with the claims company to pay for bills that fall beneath the $1,000 deductible.

Q. Why does the policy cover up to $90,000 per Injury for Intercollegiate and $25,000 for Club?
A. Wesleyan is a NCAA Division III member institution for Intercollegiate Sports, and the NCAA provides “catastrophic” accident medical coverage for all of their member institutions. Their policy has a $90,000 per injury deductible. As such, Wesleyan has purchased coverage on behalf of their student-athletes to ensure the deductible would be met on the NCAA’s plan for eligible injuries if necessary. Wesleyan purchases a catastrophic policy of their own for Club Sport injuries which has a $25,000 per Injury Deductible.

Q. What if a student-athlete already paid bills that they received from a school-sponsored athletic injury after primary insurance paid? Is there a way to seek reimbursement?
A. Reimbursements can be processed under this policy, however, it can require more work from the student-athlete to track down the necessary documentation once a medical provider has been paid in full. BMI Benefits will need the receipt or other proof of payment in addition to the Itemized Claim (HCFA 1500 or UB04) and primary insurance EOB. Please refer to the Claims Filing Procedure Form for additional information.
Q. If a student-athlete seeks medical treatment for an illness, will the Secondary (Excess) Athletic Accident Insurance plan cover the associated bills?
A. The Secondary (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. Are dental injuries covered under this policy?
A. Dental injuries are covered under the Secondary (Excess) Athletic Accident Insurance plan as long as the dental injury was sustained during a covered activity and was made to sound and natural teeth only. In order to have dental claims processed (since coverage with BMI Benefits is excess to all other valid and collectable insurance) the dental provider would need to bill both the student-athlete’s dental insurance (if applicable) and health insurance before claims would be eligible for payment under the Secondary (Excess) Athletic Accident policy.

Q. What address should I use when filling out medical forms at offices – my Wesleyan or home address?
A. Most students tend to move fairly often, so we recommend that you list your home address to make sure bills arrive efficiently. If you list your home address, be sure to ask your parents or guardians to let you know if medical bills are received. For international students, however, we do recommend always listing their current local address, and properly follow mail forwarding procedures during each move. Postage can get expensive and confusing with international addresses, and mail takes much longer to arrive, possibly delaying the entire claims process.

Do you still have additional questions?

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

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

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:

BMI Benefits
PO Box 511
Matawan NJ, 07747
Phone: (800) 445-3126
Fax: (732) 583-9610
Email: Clerk@BobMcCloskey.com