



2023-2024 Secondary (Excess) Athletic Accident Insurance Claims Filing Instructions

Marietta College has obtained a Secondary (Excess) Athletic Accident Insurance policy in the event that a student-athlete is injured during a covered sporting event and will require outside medical treatment. An Injury Claim form will be submitted on behalf the student-athlete to BMI Benefits, the Claims Company for the accident insurance policy.

Please be advised that this coverage is excess (secondary in most situations) to all other valid and collectable insurance plans. Each student-athlete should initially provide their primary health insurance information to each medical provider at the time of treatment, as well as the Secondary (Excess) Athletic Accident insurance information. This policy is designed to cover any remaining balances of expenses related to a covered injury/accident that are not covered by the student-athlete's primary insurance (including co-pays, deductibles, coinsurance, etc.) and left to patient responsibility.

To ensure that claims are covered under the Secondary (Excess) Athletic Accident Insurance student-athletes are asked to give the billing information to each medical provider prior to every medical treatment and/or service for an athletic related injury. **Please present the Identification Card below.** If a bill is received in the mail following a visit, the student-athlete should call the billing department and request they bill the secondary insurance policy by providing the information below.

Athletic Accident Insurance Plan
Secondary (Excess) Coverage

Marietta College

Policy Effective Date: August 1st, 2023
Benefits become eligible on date of injury

Deductible: \$1,000 per Injury
Coverage limit: \$90,000 per injury



Policy #: SRG 0009157637

Group Name: MARIETTA

Front of Card

Questions: 1-800-445-3126
Email: BMI@bobmccloskey.com

Eligibility is subject to change. This card is for identification purposes only and does not guarantee benefits.

This plan is excess to all other valid and collectable insurance plans. Claims cannot be submitted electronically via EDI.

For claims questions or submissions, please contact:

BMI Benefits
PO Box 511
Matawan, NJ 07747
Phone: (800) 445-3126 | Fax: 732-583-9610

Insurance policy is underwritten by AIG



Back of Card

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 “Secondary Athletic Accident Insurance” and why does Marietta College have a policy?

A. Marietta College has a Blanket Accident Insurance plan to help cover medical expenses related to a covered athletic injury that results from a school sponsored/supervised sports activity. The excess policy pays **after** any other valid/collectible insurance that the student-athlete carries (i.e. the Marietta College International Student Health Plan or a parent’s employer plan, etc.). The Secondary Athletic Accident Insurance is designed to cover expenses left to the patient’s responsibility on their primary insurance Explanation of Benefits (EOB), such as co-pays, deductibles, and coinsurance for eligible medical treatment.

Q. Do student-athlete need to have primary insurance since Marietta College has this policy?

A. **YES**, all Marietta College student-athletes should have their own health insurance. The Secondary Athletic Accident policy **ONLY** covers school-sponsored/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:
 - Provider’s Name and 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. Is there a deductible associated with Secondary (Excess) Athletic Accident Insurance Policy?

A. There is a **\$1,000 per injury coordinating deductible**. A coordinating deductible means that the amount a student-athlete may owe for the policy deductible is reduced by primary insurance payments towards eligible claims. After the deductible has been satisfied, the athletic accident insurance policy will cover the outstanding balances for medically necessary treatments related to the covered injury up to 100% of Usual and Customary charges.

Q. How long is a student-athlete covered under the school’s policy?

A. The policy has a two year benefit period from the date of a covered injury.

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.

For Additional Questions Please Contact:



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Matawan, NJ 07747
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Email: BMI@BobMcCloskey.com



Student Health &
Special Risk