

## Marietta College – Athletic Accident Insurance Claims Filing Procedures



The college has purchased an Excess Athletic Accident Insurance policy in the event that a Marietta College 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 to the college's claims company, BMI Benefits. Please be advised that this policy does not replace your primary insurance, and that all medical claims must be submitted to your primary insurance first, as this policy is excess to any other valid & collectable insurance plan.

It is each athlete's responsibility to initially provide their primary health insurance information at the time of receiving treatment, as well as the Athletic Policy's information. The Excess Athletic Accident policy will pay the remaining balance of expenses not covered by the primary insurance (co-pays, deductibles, coinsurance, etc.) once the \$500 per Injury Deductible has been met. The Athletic Policy has a coordinating deductible, which means it can be satisfied (or reduced) by primary insurance payments.

To ensure that claims are covered under the 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. **However, if this is not done and a bill ensures, the following actions must be fulfilled by the student-athlete in order to pay the claim:**

1. **Call the medical provider's Billing Department.**  
(Telephone number found on statement)
2. **Inform the Billing Department that you have an excess insurance policy.**
3. **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
Policy Number:	KHH500168
Group Name:	Marietta Athletics
4. **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)
5. **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.**

Please Note: you may also contact Gallagher Sports & Special Risk at (877) 345-8928. Gallagher is the broker that manages Marietta's Excess Athletic Accident Insurance, and their representatives can assist with any policy related questions that you may have. If you are looking for claims status on a submitted bill please follow up with the claims company, BMI Benefits.