



Marietta College

2024-2025 Secondary (Excess) Student Accident Insurance Claims Filing Instructions

Marietta College has a Blanket Student Accident Insurance policy that is designed to assist with medical bills that are a result of an accidental injury. An Injury Claim Form must be completed by the student*, signed by a member of the Health Center or other authorized employee of the college under Section 1A, and then submitted to the college's claims company, BMI Benefits. You can find a copy of the Injury Claim Form to be completed on the Gallagher Student website.

Please be advised that this coverage is excess (secondary in most situations) to all other valid and collectable insurance plans. Students should initially provide their health insurance information to each medical provider at the time of treatment, as well as the Secondary (Excess) Student Accident insurance information. This policy is designed to cover remaining balances of expenses that are 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, once the per injury deductible has been satisfied.

To ensure that claims are covered under the Secondary (Excess) Student Accident Insurance plan, students are asked to give the billing information to each medical provider prior to every medical treatment and/or service related to the injury. Please present the Identification Card below. If a bill is received in the mail following a visit, the student should call the billing department and request they bill the secondary insurance policy by providing the information below. ****If your injury is related to participation in a Marietta College Intercollegiate Sports event then you should consult with your athletic trainer who will complete the injury claim form on your behalf.***

Student Accident Insurance Plan Secondary (Excess) Coverage

Marietta College

Policy Effective Date: August 1st, 2024
Benefits become eligible on date of injury

Deductible: \$1,000 per Injury
Coverage limit: \$5,000 per Injury



Policy #: MCB 4152904

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 Zurich



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 documents are needed in order for the Student 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) Student Accident Insurance Policy?

A. There is a **\$1,000 per injury coordinating deductible**. A coordinating deductible means that the amount a student may owe for the policy deductible is reduced by primary insurance payments towards eligible claims. After the deductible has been satisfied, the student 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 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 already paid bills that they received from an 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 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:



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

Please Note: you may contact Gallagher Student Health & Special Risk, Marietta College's insurance broker if you have any questions regarding coverage. Their contact information is as follows:

Phone: (877) 345-8928 | E-mail: SpecialRisk@GallagherStudent.com