



## **Mandatory Clinical Accident Insurance Policy 2015-2016 Policy Year**

Our Lady of the Lake College requires that all **clinical** students be covered by the college's Accident Insurance Policy. The insurance is underwritten by United States Fire Insurance Company. All clinical students are automatically enrolled in the plan each semester. Clinical students do not need to apply for this coverage.

Students will be covered for accidents occurring while participating in school related clinical activities.

The plan will pay for expenses incurred from injuries resulting from such an accident that requires medical care or treatment provided at an emergency room, hospital outpatient department, clinic or doctor's office. Covered Charges will be payable at 100% of the Reasonable and Customary up to a maximum of \$10,000 per accident. **This policy is an excess policy. All benefits under this plan are in excess of any other valid and collectible insurance.**

All medical expense bills along with the college incident report, which may be obtained from the college, must be returned to:

**Denise Gillespie, RN BSN  
Director, Campus Health and Safety  
Our Lady of the Lake College  
7525 Picardy Ave  
Baton Rouge, LA 70708**

Claims are then submitted to the claims company by the College with an Accident Report. The claims company information is as follows:

**HealthSmart Benefit Solutions  
3320 West Market Street, Suite 100  
Fairlawn, OH 44333  
Phone: 1-877-349-9017 ~ Fax: 1-330-867-0827  
akronclaims@healthsmart.com**

For any questions regarding the plan, please contact the Plan Administrator, Gallagher Student Health & Special Risk at 1-877-300-3548 or [OLOLStudent@gallagherstudent.com](mailto:OLOLStudent@gallagherstudent.com) or visit [www.gallagherstudent.com/OLOL](http://www.gallagherstudent.com/OLOL).