

Student Accident Insurance Claims Filing Procedures



Marietta College

The college has purchased a Student Accident Insurance policy in the event that a Marietta College student becomes injured and will require outside medical treatment. An Injury Claim Form must be completed by the student*, signed by Lisa Scott (las006@marietta.edu) under section 1A, 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 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 student's responsibility to initially provide their primary health insurance information at the time of receiving treatment, as well as the Student Accident Insurance information. The Student 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. This policy has a coordinating deductible, which means it can be satisfied (or reduced) by primary insurance payments towards eligible medical claims.

To ensure that claims are covered under the Student Accident Insurance plan, students are asked to give the policy billing information to each medical provider prior to every medical treatment and/or service for an accidental injury. **However, if this is not done and a bill ensues, the following actions must be fulfilled by the student in order to pay the claim:**

1. Call the medical provider's Billing Department (listed on statement you've received).
2. Inform the Billing Department that you have a secondary (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:	KHH500186
Group Name:	Marietta Accident
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.

**If your injury is related to participation in a Marietta College Intercollegiate Sports Event then your athletic trainer will complete the injury claim form on your behalf.*

Please Note: you may also contact Gallagher Sports & Special Risk at (877) 345-8928. Gallagher is the broker that manages Marietta's Excess Student Accident Insurance, and their representatives can assist with any policy related questions that you may have.