



# Marietta College

## 2020-2021 Secondary (Excess) Student Accident Insurance Claims Filing Instructions

Marietta College has obtained a Secondary (Excess) 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](mailto: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 coverage is excess (secondary in most situations) to all other valid and collectable insurance plans. Each student should initially provide their primary 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 any remaining balances of expenses related to a covered injury/accident that are not covered by the student's primary insurance (including co-pays, deductibles, coinsurance, etc.) and left to patient responsibility once the \$500 per Injury Deductible has been met. The Student Accident 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 Secondary (Excess) Student Accident Insurance students are asked to give the billing information to each medical provider prior to every medical treatment and/or service for an accidental injury. **However, in many cases the medical provider may still send you a bill! The following actions should be fulfilled by the student if a balance due statement is received in order for the balance to be properly submitted for consideration under this policy, and processed in a timely manner.**

**1. Call the medical provider's Billing Department.**

(Telephone number found on statement)

**2. Inform the Billing Department that you have a secondary insurance policy.**

**3. Give the Billing Department the secondary insurance policy information:**

<b>Claims Company:</b>	BMI Benefits
<b>Mailing Address:</b>	PO Box 511 Matawan, NJ 07747
<b>Phone Number:</b>	(800) 445-3126
<b>Fax Number:</b>	(732) 583-9610
<b>ID Number:</b>	SRG 0009157637
<b>Group Name:</b>	MAR202021

**4. Instruct the Billing Department to send the following to BMI Benefits:**

- HICF-1500 or UB04 Form (for the date(s) of service listed on statement/bill)
- 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 you should consult with your athletic trainer who will complete the injury claim form on your behalf***

**Please Note:** you may contact Gallagher Student Health & Special Risk, Marietta'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](mailto:SpecialRisk@GallagherStudent.com)