



Frequently Asked Questions Student Accident Only Insurance Plan

Who do I contact if I have questions or need help?

Questions about a specific claim or claims payment:

Bollinger Specialty Group
PO Box 1329
Morristown, NJ 07962
BollingerCollegeClaims.GBS@AJG.com
Claims: 1-866-267-0092
Other Inquiries: 1-800-526-1379

Other General Inquiries:

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
www.gallagherstudent.com/usj
global@gallagherstudent.com

You can review your claims online. To register, go to www.BollingerColleges.com and go to the 'Check Claims Status' button on the home page and create an account.

Enrollment/Eligibility

Who is eligible?

All students enrolled in classes or in a practicum program and/or other recognized student groups approved by the University are eligible for the University of Saint Joseph's Mandatory Student Accident Insurance Plan, and will be defined as a "Covered Person". Athletes who are injured during participation in University athletic activities are covered under a separate University policy. Non-credit, avocational and distance learning online students are not eligible. However, online students who physically attend the University for academic purposes are eligible.

How do I enroll?

Eligible students do not need to submit an enrollment form. You will be automatically enrolled and the University is paying on your behalf.

Accident Insurance Plan Benefits

What is covered under the University of Saint Joseph Student Accident plan?

- When an Accident occurs while on campus, attending a practicum program or other recognized student group approved by the University or during travel to and from a program, the plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, physician office visits, ambulance, durable medical equipment, emergency care and prescription drugs.
- The maximum benefit allowed for each accident is \$50,000.
- Services are covered at 100% of Reasonable and Customary Charges.
- Please refer to the summary of benefits which can be found at www.gallagherstudent.com/usj for more details regarding coverage, limitations, and exclusions.

What is the purpose of Secondary/Excess Accident Insurance?

The coverage is intended to help cover medical expenses related to a covered injury that results from your participation in school's activities. The policy pays after any other valid/collectible insurance that the student carries. The Secondary Accident Insurance is designed to cover expenses left to the patient's responsibility on their primary insurance Explanation of Benefits (EOB), such as co-pays, deductibles, and coinsurance for eligible medical treatment.

Does a Covered Person need to be on campus for coverage to take into effect?

Eligible students are covered while on campus, attending or participating in a University-sponsored or recognized activity, including practicums. This includes traveling to or from the Covered Person's home, and campus, within the entire state of Connecticut. The covered travel time includes the period before the Covered Person's required attendance time and the period after his dismissal or when he completes any extra duties.

Is coverage in place for a student who is travelling internationally for a required course activity?

International travel is covered, but cannot exceed two hours each way.

Is coverage in place for a student who is studying at the University library on campus on a day when his/her class is not in session?

Coverage is in place while on school premises, during school hours, and on school days.

Is coverage in place for a student who is driving to and from a school sponsored event?

Coverage is in place to and from a school sponsored event within the entire state of Connecticut.

For a student who has a blended online course, is coverage in place for the portion of the course when the student is required to be on campus?

Yes, the student with blended courses is covered when required to be on campus, as long as premium has been paid for that student.

What is considered a "blended online course"?

Blended online courses are a mix of online and regular in-person courses. Online courses don't necessarily require students to physically attend class while regular courses do.

What if I already have health insurance?

If you have another health insurance plan, your other insurance plan is considered your 'primary' insurance plan and will pay first for eligible treatment. The student insurance plan will therefore not pay for any eligible benefits until your primary insurance has paid according to their policy terms. It is important that you provide health insurance information for both policies to your provider at the time services are rendered. Not providing this information may significantly delay claims processing.

If you do not have primary coverage, this plan will serve as primary.

Do I Get an ID Card?

Yes, there will be one master ID card for all students which you should have at all times and bring to your doctors appointment. This ID card is available on www.gallagherstudent.com/usj. You will not be receiving a printed ID card in the mail.

Does this plan have a deductible? What is a deductible?

No, the University of Saint Joseph Accident Only Insurance Plan does not have a deductible. Deductible means the amount for which you are responsible before payment is made by the claims company.

Finding a provider

Can I go to any doctor or hospital?

Yes, you can go to any licensed provider.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

1. The student (not the Doctor or Hospital) should submit a fully completed claim form within 90 days of an injury.
 - a. Only one form is needed for each accident.
 - b. Claim forms are available through USJ and at www.gallagherstudent.com/usj.
 - c. The Statement of Other Insurance section of the claim form must be completed.
2. If there is Other Insurance in effect, bills should first be sent to that insurance carrier.
3. Bills should also be submitted to Bollinger within 90 days of the date of service and should clearly indicate patient name, name of College, and Diagnosis. All bills must be itemized as claims cannot be processed from balance due statements.
4. Explanation of Benefits showing what was paid by the Other Insurance should also be submitted to Bollinger Specialty Group.
5. Please keep a copy of your claim form, bills and primary insurance Explanations of Benefits for your records.

Completed claim forms and supporting documentation should be mailed to:
Bollinger Specialty Group
PO Box 1329
Morristown, NJ 07962

OR emailed to: BollingerCollegeClaims.GBS@AJG.com

How Can I check the status of my own claims?

You can review your claims online. To register, go to www.BollingerColleges.com and go to the 'Check Claims Status' button on the home page and create an account.

Can I purchase coverage after the policy terminates?

No, there is no option to continue coverage after this policy terminates.