



Claims Filing Procedures for Athletic Related Injuries

Mount Holyoke College has purchased an Excess Athletic Accident Insurance policy in the event that a student-athlete sustains a sports related injury that will require outside medical treatment. A Sports Injury Claim form will be submitted on behalf the student-athlete to Gallagher Student Health & Special Risk, the Insurance Broker who helps manage this policy. Please be advised that this policy does not replace your primary insurance and that all claims must be submitted to primary insurance first. The Athletic Accident Insurance plan is excess to any other valid and collectable insurance plan.

It is each athlete's responsibility to initially provide his/her primary health insurance information at the time of treatment, as well as the excess insurance information. The Excess Athletic Accident policy will pay the remaining balance of expenses not covered by the primary insurance (co-pays, deductibles, coinsurance, etc.) once the \$500 deductible on the plan has been met. The Excess Athletic Accident policy deductible can be satisfied by primary insurance payments or by out of pocket payments.

To ensure that claims are covered under the Excess Athletic Accident Insurance student-athletes are asked to give the claims company's billing information to each medical provider prior to every medical treatment and/or service for an athletic related injury. **However, if this is not done and a bill ensures, the following actions must be fulfilled by the student-athlete in order to pay the claim:**

1. Call the medical provider's Billing Department.

(Telephone number found on statement)

2. Inform the Billing Department that you have an 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
ID Number: MTHOLY201617
Group Number: Mt. Holyoke Athletics

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

- a. HCFA-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.

Please Note: you may contact Gallagher Student Health at (877) 345-8928. Their representatives are specialized in Mount Holyoke College's policy and can help answer any questions that you may have.