

Student Accident Insurance Claims Filing Procedures



LINCOLN TECH®

Lincoln Tech offers their Students Accident Medical coverage in the event that a Lincoln Tech student becomes injured and will require outside medical treatment. An Injury Claim Form must be completed by the student and submitted to the college's claims company, Mutual of Omaha. In addition, every claim must be authorized by Lincoln Tech before medical claims are eligible. Students 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 health insurance first. This coverage excess to any other valid & collectable insurance plan. It is each student's responsibility to give their primary health insurance information at the time of receiving treatment, as well as the Student Accident Insurance information. The Student Accident policy will cover the remaining balance of expenses not covered by the primary insurance (co-pays, deductibles, coinsurance, etc.) for up to \$15,000 per injury.

The following steps outline how students can make sure that their medical bills are covered under the Student Accident Insurance plan. Students should 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 is received in the mail, the following actions must be fulfilled by the student in order for Mutual to process 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:	Mutual of Omaha
	Attn: Special Risk Services
Mailing Address:	PO Box 31156
	Omaha, NE 68137
Phone Number:	(800) 524-2324
Fax Number:	(402) 351-4732
Policy Number:	SR2014MO-P-053987
Group Name:	Lincoln Tech
4. **Instruct the Billing Department to send the following to Mutual of Omaha:**
 - 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 Mutual of Omaha along with the above documentation.**

OR

1. **You may send Mutual of Omaha copies of all itemized bills and EOBs directly for processing. Keep in mind, billing statements received in the mail may not be sufficient for payment. As such, it may take Mutual of Omaha longer to process a balance if they need to request additional documentation**

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