

Salve Regina University Athletic Injury Claim Process

What is excess policy? Benefits are paid only for those expenses not paid by other medical coverage of the athlete. Put simply, the athlete's primary insurance coverage (the parent's primary plan or the Student Accident and Sickness Policy) pays first and the athletic injury policy pays second.

Schools nationwide purchase excess policies as a method of containing the spiraling costs of medical insurance without sacrificing benefits. Although excess policies require close communication between athletes, parents and staff, they also help to provide quality coverage at reasonable rates.

Under an excess policy, a claim may be denied by the athletic injury policy if the requirements of the primary policy are not met. This is where you can help by assuring that claims are submitted quickly and properly under the athlete's primary plan.

What are eligible benefits? The Athletic Injury Insurance plan is *excess* so all claims have to be submitted to the student's primary insurance first. Please see the attached chart.

What are eligible expenses? Athletic injury insurance policies are designed to pay medical expenses, which arise due to accidental injuries that occur while participating in regularly scheduled games and practices. Athletic injury insurance policies are not comprehensive medical policies and the following requirements must be met:

- a. The accidental injury must occur while the athlete is participating in regularly scheduled, supervised and sponsored play, practice, or travel.
- b. The expenses incurred must be for accidental injuries, which first occur when your policy is effective.

How do I submit a claim?

- a. All itemized bills from providers of medical service must be submitted to your primary carrier as soon as possible, making certain to complete all claim forms and fulfill all other submission requirements of your primary carrier.
- b. When you receive a Explanation of Benefits (EOB) of what was paid by your primary insurance carrier or any bills from providers of medical services, forward them to Consolidated Health Plans.
- c. If you receive any checks in payment of claims directly from the insurance company, forward these checks to the proper doctor, hospital, or medical facility. Send **Wellfleet** a copy of your paid receipt or EOB.
- d. If you receive requests from your primary insurance company, please respond as quickly as possible to speed up the payment of the claim.

If you have questions you may want to call or write Wellfleet.

Wellfleet
P.O. Box 15369
Springfield, MA 01115
1-800-633-7867

Intercollegiate Sports Accident Coverage

Parent's Insurance is always primary.

The Salve Regina University Student Accident and Sickness Plan provides excess coverage for intercollegiate sports accident. In the absence of other coverage the student plan will be primary and pay up to \$1,500.

Please note that if the Salve Regina Student Accident & Sickness Plan is waived, it could result in Parental responsibility should the primary plan (Parent's plan) not cover the full \$1,500.

Claims between \$1,500 and \$90,000 go to Parent's Insurance first and then to the Wellfleet Sports Accident Insurance. If student's only coverage is the Student Accident and Sickness Plan all claims should be sent to Wellfleet.

	Parent Only (Student Plan Waived)	Parent & Student Plan	Student Only
Less than \$1,500	<p>Submit all bills to parents insurance.</p> <p>Balances < \$1,500: Student/Parent responsibility</p> <p>Balances > \$1,500: Amounts not covered by primary coverage should be submitted with EOB's to: AIG Sports Accident Insurance Plan (Wellfleet).</p>	<p>Submit all bills to parents insurance.</p> <p>Balances left over from Parent's Insurance are submitted with EOB's to the Student Plan (Wellfleet).</p>	<p>If a student is covered by only the Student Plan, submit directly to the Student Plan.</p> <p>Balances > \$1,500 are then paid by: AIG Sports Accident Insurance Plan (Wellfleets).</p>
\$1,500 - \$90,000	<p>Submit all bills to parents insurance.</p> <p>Balances left over are submitted with EOB's to: AIG Sports Accident Insurance Plan (Wellfleet).</p>	<p>Submit all bills to parents insurance.</p> <p>Balances left over from Parent's Insurance are submitted with EOB's to the AIG Sports Accident Insurance Plan (Wellfleet).</p>	<p>If a student is covered by <i>only</i> the Student Plan, submit directly to the Student Plan.</p> <p>Balances left over are submitted to: AIG Sports Accident Insurance Plan (Wellfleet).</p>
Over \$90,000	<p>Balances left over are submitted to: NCAA Catastrophic.</p> <p>If student does not have parent or other insurance, the NCAA Catastrophic pays as primary after the \$1,500 deductible.</p>		