



MUHLENBERG COLLEGE ATHLETIC TRAINING

2009-2010 EIA STUDENT INSURANCE PROCEDURES

PLEASE BE ADVISED THAT THE STUDENT INSURANCE PLAN IS AN EXCESS PLAN AND WILL ONLY PAY AFTER ANY OTHER VALID AND COLLECTABLE INSURANCE HAS PAID OR DENIED AN ELIGIBLE CLAIM.

Please read over the enclosed insurance pamphlet in its entirety. Pay special attention to the exclusions. The following is a list of a few **IMPORTANT DEFINITIONS** and brief overview of the procedures to follow in filing a claim with our insurance carrier.

- **Exclusions**- Those expenses the plan does not cover nor provide benefits for.

- **Accidental Injury**- Our carrier defines it as:
 1. "Injury means bodily injury caused by an Accident. This includes related conditions and recurrent symptoms of such injury."
 2. "Accident means a specific unforeseen event, which happens while the covered person is insured by the Policy and which directly, and from no other cause, results in a covered injury."

- **Explanation of Benefits (EOB)**- Statement from Primary carrier(s) explaining their payment to its full liability. All HMO, PPO or similar arrangements must be utilized. Failure to comply will result in a 50% benefit reduction.

- **Itemized Bills**- They should include the following to ensure prompt processing:
The students name, date of service, diagnosis (ICD Code), description of services rendered, the provider's name, address and tax identification number.

If an injury does occur the following steps must take place:

- 1. If this injury requires the student athlete to go off campus for evaluation or diagnostic tests (x-ray, MRI, etc.) the student-athlete must fill out a college student insurance claim form in the Student Health Center as soon as possible. This must be done within 180 days from date of the accident.**
- 2. It is the student athlete's responsibility to notify the athletic training staff if your insurance requires preauthorization/certification for services. It is also the student athlete's responsibility to obtain any necessary preauthorization/certifications prior to services being rendered.**
- 2. All bills are to be sent directly to the Primary carrier(s) or home first. THEY ARE NOT TO BE SENT TO MUHLENBERG COLLEGE.**
- 3. Once the primary insurance company has paid its full liability, a copy of all required information (EOB's, itemized bills, etc.) must be submitted to the Student Health Center.**
- 4. At this point, the completed insurance claim form, all itemized bills and EOBs should be filed with the College's Excess Insurance carrier. This information and a more detailed letter regarding claim submitting procedures will be mail to you from the college.**
- 5. Please allow a minimum of 4-6 weeks for payments to begin once a claim is submitted.**

THANK YOU FOR YOUR CAREFUL ATTENTION TO THIS VERY IMPORTANT MATTER.