



## Norfolk State University Athletics - Excess Athletic Accident Insurance Policy *Frequently Asked Questions*

*This is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the school / Policyholder. The Policy is subject to the laws of the state in which it was issued.*

Q. What is “**Excess** Athletic Accident Insurance” and why does NSU have a policy?

A. NSU Athletics purchases coverage with Gallagher Student Health & Special Risk (Gallagher) to help cover medical expenses related to an athletic injury that results from participation in a school sponsored/supervised sports activity. Coverage is excess to any other valid and collectible insurance plan (i.e. the NSU Student Health Plan or a parent’s employer plan, etc.). This policy 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.

Q. How do I become eligible? How does it work?

A. Every student-athlete is automatically eligible for coverage under the plan as soon as they are cleared for athletic participation at NSU. If a student-athlete is injured while participating in a school sponsored/supervised athletic practice or competition, an accident claim form will be completed by NSU’s athletic training staff and submitted to the claims company, BMI Benefits.

Q. Do I still need to have primary insurance since NSU Athletics has this policy?

A. **YES**, you do. All NSU student-athletes are required to have primary health insurance. The Excess Athletic Accident policy **ONLY** covers school-sponsored/supervised athletic related injury charges not paid by primary insurance and shown as the patient’s responsibility on the primary insurance EOB. This policy does not cover any bills associated with general illness or non-athletic injuries.

Q. What documents are needed in order for Excess Athletic Accident Insurance to process a claim?

A. The provider must submit the following documents to the claims company (BMI Benefits):

- 1) **Itemized claim** – The provider will either bill the claims administrator with a **HCFA 1500** or **UB04**, and it will contain the following information:
  - Provider’s Name
  - Provider’s Address
  - Tax ID Number
  - Date(s) of Service
  - Diagnostic Code(s) and Procedure Code(s)
  - The Fee for Each Procedure
- 2) **Primary Explanation of Benefits (EOB)** – This is a statement from your primary insurance company that outlines what charges will be covered or denied, and what will be left as patient responsibility (co-pay, coinsurance, deductible, etc.).

Q. What is the benefit period for an injury?

A. The benefit period is 2-years / 104 weeks from the date of injury. This is on a per injury basis.

Q. What expenses does the Excess Athletic Accident Insurance policy cover?

A. The policy is designed to cover **most** expenses beyond your primary insurance coverage for **school-sponsored/supervised athletic related accidents and injuries**, up to charges of 100% Usual & Customary.

Q. How will claims be processed?

A. The provider will take down your primary insurance information, as well as the Excess Athletic Accident Policy information. Bills will be sent to your primary insurance for processing. If you remember to present the Excess Athletic Accident Insurance information upfront the providers should automatically send any outstanding balances (in the form of an Itemized Claim + Primary EOB) to BMI Benefits to process under the Excess Athletic Accident policy. **Please refer to the Excess Sports Accident Insurance Card for additional information.**

Q. What can cause a delay in processing and paying a claim?

A. BMI Benefits cannot process a claim that is missing one or more of the following documents: the Athletic Accident Claim Form, the Itemized Claim or the Primary EOB / denial. **BMI will not be able to process a claim with just the balance due, balance forward, or past due statements.**

Q. Is there a deductible associated with Excess Athletic Accident Insurance Policy?

A. There is a **\$0 per injury coordinating deductible**. This means that any intercollegiate sports injury medical charges not covered by primary insurance and shown as the student athlete's responsibility on the primary EOB (for eligible medical claims) are covered at 100% of Usual and Customary charges up to \$90,000 per Injury at the first dollar.

Q. What if I already paid the bills that I got from a school-sponsored athletic injury after my primary insurance paid? Can I get reimbursed?

A. Yes, you can get reimbursed for costs you have already paid. To do this you need to submit a receipt or some other proof of payment along with the Itemized Claim (HCFA 1500 or UB04) and primary EOBs. Keep in mind it usually takes longer to be reimbursed. For this reason, we try to have providers bill the Excess Athletic Accident insurance up front. **Please refer to the Excess Sports Accident Insurance Card for additional information.**

Q. I felt sick and went to the ER without telling my athletic trainer. Will the athletic department's Excess Athletic Accident Insurance plan help cover this?

A. The Excess Athletic Accident insurance plan does **not** cover charges due to general illness because it is not caused by NSU athletic participation. Therefore, services for general "non-athletic" medical concerns (cold/flu, appendicitis for example) are not covered under this plan.

Q. During a covered athletic event I was injured and now I need dental work done to repair the injury. Does the policy cover dental claims?

A. **Yes**, the Excess Athletic Accident Insurance plan covers dental injuries to sound and natural teeth. In order to have dental claims covered, since coverage with BMI Benefits is excess to all other valid and collectable insurance, the dental provider would need to bill both your dental insurance and health insurance policies before submitted to the Excess Athletic Accident policy.

Q. What address should I use when filling out medical forms at offices – my NSU or home address?

A. Most students tend to move fairly often, so we recommend that you list your home address to make sure bills arrive efficiently. If you list your home address, be sure to ask your parents or guardians to let you know if medical bills are received. For international students, however, we do recommend always listing their current local address, and properly follow mail forwarding procedures during each move. Postage can get expensive and confusing with international addresses, and mail takes much longer to arrive, possibly delaying the entire claims process.



***Do you still have additional questions?***

NSU's Insurance Broker, Gallagher Student Health & Special Risk can help answer any policy related or coverage related questions.

Email: [SpecialRisk@GallagherStudent.com](mailto:SpecialRisk@GallagherStudent.com)

Phone: (877) 345-8928

Fax: (617) 479-0860

If you have questions regarding where to submit claims or if you need to check the status of claims you should contact BMI Benefits, the claims company.

BMI Benefits  
PO Box 511  
Matawan, NJ 07747  
P: (800) 445-3126  
F: (732) 583-9610