

Connecticut College 2024-2025 Blanket Accident Insurance

Connecticut College has a Blanket Accident Insurance policy in the event that a student is injured during a covered activity and will require outside medical treatment. An Injury Claim form must be submitted on behalf the student-athlete to BMI Benefits, the Claims Company for the accident insurance policy.

Please be advised that this coverage is excess (secondary in most situations) to all other valid and collectable insurance plans. Each student should initially provide their primary health insurance information to each medical provider at the time of treatment, as well as the Secondary (Excess) Athletic Accident insurance information. This policy is designed to cover any remaining balances of expenses related to a covered injury/accident that are not covered by the student-athlete's primary insurance (including co-pays, deductibles, coinsurance, etc.) and left to patient responsibility.

To ensure that claims are covered under the Secondary (Excess) Athletic Accident Insurance student-athletes are asked to give the billing information to each medical provider prior to every medical treatment and/or service for an athletic related injury. **Please present the Identification Card below.** If a bill is received in the mail following a visit, the student-athlete should call the billing department and request they bill the secondary insurance policy by providing the information below.

Blanket Accident Insurance Plan
Secondary (Excess) Coverage

Policy #: BINDER
Group Name: Conn College

BMI Benefits

Policy Effective Date: August 1st, 2024
Benefits become eligible on date of injury

Deductible: \$0 per Injury
Benefit Expense Limit:

\$10,000 per Injury (Student Accident)
\$90,000 per Injury (Intercollegiate Sports)
\$25,000 per Injury (Club Sports)

Front of Card

Questions: 1-800-445-3126
Email: BMI@bobmccloskey.com



Eligibility is subject to change. This card is for identification purposes only and does not guarantee benefits.

This plan is excess to all other valid and collectable insurance plans. Claims cannot be submitted electronically via EDI.

For claims questions or submissions, please contact:

BMI Benefits
PO Box 511
Matawan, NJ 07747
Phone: (800) 445-3126 | Fax: 732-583-9610

Insurance policy is underwritten by Wellfleet Insurance Company

Back of Card

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 documents are needed in order for the Athletic Accident Insurance to process a claim?

A. Before the claims company can process a claim they will need the following documents:

1. **Injury Claim Form** – The injured student and the college must complete and submit for coverage to be eligible starting on the date of the injury
2. **Itemized Medical Bill** – The medical facility will bill insurance by submitting either a **HCFA 1500** or **UB04**, and it will contain the following information: Provider's Name and address, Tax ID Number, Date(s) of Service, Diagnostic Code(s) and Procedure Code(s), and the Fee for Each Procedure
3. **Primary Explanation of Benefits (EOB)** – This is the document generated by a student-athlete's health insurance company that outlines what charges will be covered or denied, and what will be left as patient responsibility (co-pay, coinsurance, deductible, etc.). *In the event that a student-athlete has no other insurance or they are covered by a government sponsored plan (Medicaid or Tricare), the EOB is not required.*

Please note, sending in a balance due statement can result in a delay in processing a claim. If a student-athlete receives a bill in the mail they should contact the billing department listed on the statement and instruct the facility to add BMI Benefits as the secondary insurance, and request that they send the itemized medical bill (HCFA or UB) and EOB for processing.

Q: Is Durable Medical Equipment (DME) covered under the accident insurance policy?

A: Yes, DME that is (1) medically necessary to treat a covered injury and (2) prescribed by a physician is covered under the accident insurance policy. However, if DME is for preventative care or for the sole purpose of "return to play" then it is excluded. Please note a letter of medical necessity (LMN) may be needed before the claim can be considered.

Q. How long are students covered under this policy?

A. The policy has a two year benefit period from the date of a covered injury.

Q. What if a student already paid bills that they received from an injury after primary insurance paid? Is there a way to seek reimbursement?

A. Reimbursements can be processed under this policy, however, it can require more work from the student-athlete to track down the necessary documentation once a medical provider has been paid in full. BMI Benefits will need the receipt or other proof of payment in addition to the Itemized Claim (HCFA 1500 or UB04) and primary insurance EOB.

For Additional Questions Please Contact:



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Email: BMI@bobmccloskey.com