Smith College

Coordination of a Student's Primary Health Insurance and Excess* Sports Accident Blanket Policy

- Student athlete waives Student Health Plan by documenting other primary insurance.
- Student is automatically covered by Excess Intercollegiate Sports Accident Blanket Policy purchased by the school.

- Student athlete enrolls in Student Health Plan.
- Student is covered by other/parental insurance.
- Student is automatically covered by Excess Intercollegiate Sports Accident Blanket Policy purchased by the school.

Student athlete has intercollegiate sports injury – Sends claim form to Gallagher
Students to notify us there has been an injury

Claims submitted to primary insurance

Primary insurance processes claims according to their Intercollegiate benefits defined in the policy.

Exceptions could include:
1) Primary may have exclusion for any intercollegiate sports-related injury.
2) Primary has a high deductible plan that needs to be paid by student/parent or school before bills are covered by the insurance.
3) Primary could deny benefits due to being outside of a network.

Claims not covered by primary insurance, such as deductibles and coinsurance will be submitted to BMI Benefits and processed under the Excess Intercollegiate Sports Accident Blanket Policy. Claims will be paid at 100% of Usual & Customary after the per injury deductible+. For Smith's excess sports plan, there is a $500 per injury deductible. This deductible needs to be paid by primary insurance, or the student/parent before the excess plan kicks in. This excess plan covers claims at 100% of Usual and Customary from $500-$90,000 per intercollegiate injury, and $500-$25,000 per club injury, on an excess basis. Once the deductible is met, the excess sports plan will allow for reimbursement of co-pays/out-of-pockets expenses for claimant.

Claims not covered by primary insurance will be submitted to Student Health Plan and processed according to the plan's benefits. Claims not covered by Student Health Plan will then be submitted to BMI Benefits and processed under the Excess Intercollegiate Sports Accident Blanket Policy. Claims will be paid at 100% of Usual & Customary after the per injury deductible+. For Smith's excess sports plan, there is a $500 per injury deductible. This deductible is met by the Student Health Plan ICS benefit. This excess plan covers claims at 100% of Usual and Customary for anything not covered by other medical insurance from $500 - $90,000 per intercollegiate injury, and $500 - $25,000 per club injury, on an excess basis. With the deductible met, the excess sports plan will allow for reimbursement of co-pays/out-of-pocket expenses for claimant.

Smith's Student Health Plan covers intercollegiate sports injuries up to a maximum of $500 per injury.

Claims submitted to Student Health Plan

Student Health Plan processes claims. Exceptions could include:
1) Claims are partially paid according to benefits under the Student Health Plan.
2) Claim is completely denied

Claims not covered by Student Health Plan will be submitted to BMI Benefits and processed under the Excess Intercollegiate Sports Accident Blanket Policy. Claims will be paid at 100% of Usual & Customary after the per injury deductible+.

For Smith's excess sports plan, there is a $500 per injury deductible. This deductible is met by the Student Health Plan ICS benefit. This excess plan covers claims at 100% of Usual and Customary for anything not covered by other medical insurance from $500 - $90,000 per intercollegiate injury, and $500 - $25,000 per club injury, on an excess basis. With the deductible met, the excess sports plan will allow for reimbursement of co-pays/out-of-pocket expenses for claimant.

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*Coverage is offered on an "excess" basis to the participant's primary health insurance policy, such as their parent's plan or any other health insurance plan. The policy will always pay secondary to any other valid and collectible health insurance plan.

*The per injury deductible is a "coordinating deductible," which is considered met when the primary insurance payments are equal to or greater than the deductible amount.