



Secondary (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 “Secondary Athletic Accident Insurance” and why does University of Vermont have a policy?

A. UVM Athletics obtains Sports Medical Accident Insurance to help cover medical expenses related to a covered athletic injury that results from a school sponsored/supervised sports activity. The excess policy pays after any other valid/collectable insurance that the student-athlete carries (i.e. the UVM Student Health Plan or a parent’s employer plan, etc.). The Secondary Athletic Accident Insurance 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 for eligible medical treatment.

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

A. YES, you do. All UVM student-athletes are required to have health insurance. The Secondary 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 the Athletic Accident Insurance to process a claim?

A. The provider must submit the following documents to the claims company (A-G Administrators):

1) **Itemized Medical Bill** – The provider will either bill the claims administrator with a **HCFA 1500** or **UB04**, and it will contain the following information:

- Provider’s Name and address
- Tax ID Number
- Date(s) of Service or 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. How long is a student-athlete covered under the school's policy?

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

Q. Why does the policy cover up to \$90,000 per Injury?

A. UVM is a NCAA Division I member institution, and the NCAA provides "catastrophic" accident medical coverage for all of their member institutions. Their policy has a \$90,000 per injury deductible. As such, UVM has purchased coverage on behalf of their student-athletes to ensure the deductible would be met for eligible injuries.

Q. If a student-athlete seeks medical treatment for an illness, will the Secondary (Excess) Athletic Accident Insurance plan cover the associated bills?

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

Q. What if a student-athlete already paid bills that they received from a school-sponsored athletic 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. A-G Administrators 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:

A-G Administrators
PO Box 21013
Eagan, MN 55121
Phone: (610) 933-0800
Fax: (610) 935-2860
Email: Claims@agadm.com

