

Hamilton College

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

- Student is covered by school's Student Health Plan or other primary / parental insurance
- Student is automatically covered by Excess Sports Accident Blanket Policy purchased by the school

Student athlete has sports injury – Claim form submitted electronically through gallagherkoster.com by college administrator.

Claims are submitted to primary insurance. If the student athlete's only primary insurance coverage is the student health plan then claims are submitted directly to the excess sports policy. The student health plan has no ICS benefits, and claims will be processed without the student health insurance denial EOB.

Primary insurance processes claims according to their sports benefits defined in the policy. Exceptions could include:

- 1) Primary may have exclusion for any 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 (Student Health Plan or other / parental insurance), such as deductibles and coinsurance will be submitted to Gallagher Koster and processed under the Excess Sports Accident Blanket Policy. Claims will be paid at 100% of Usual & Customary after the per injury deductible+

For Hamilton's excess sports plan, there is a **\$0 per injury deductible**. This excess plan covers claims at 100% of Usual and Customary from \$0 - \$90,000 per 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.

Student suffers a catastrophic sports injury – *Intercollegiate Sports*: The NCAA intercollegiate catastrophic policy kicks in after the \$90K deductible has been met (within the first 2 years / 24 months from date of injury) by primary or any other insurance plan. Maximum intercollegiate catastrophic benefit for Mt Holyoke is \$20M, benefit period being lifetime from accident date.
***Club Sports*:** The club catastrophic policy kicks in after the \$25K deductible has been met (within the first 2 years / 24 months from date of injury) by primary or any other insurance plan. Maximum club catastrophic benefit for Hamilton College is \$5M, benefit period being 10 years from accident date.

* 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.