

## Guidelines for Sports Injury Reporting And Supplemental Medical Insurance Coverage

### **What is a sports injury?**

A sports injury occurs when a student athlete is injured during any practice, game or any activity related to varsity, intramural or club sports.

### **When should a sports injury be reported?**

A sports injury should be reported for all injuries regardless of whether or not the athlete is required to seek medical treatment.

### **How should the sports injury be reported?**

The trainer or coach is responsible for completing the Sports Injury Report. The completed report should be sent immediately after completion to risk management. The report may be hand delivered to box 53 or emailed to L.Vanore@uscience.edu.

### **What does Risk Management do with the report?**

Risk management reviews the report and completes a standard letter detailing the athlete's options for supplemental medical insurance coverage. This letter is sent to the athlete's home and school addresses with a copy of the Sports Injury Report and MCA Administrators Student Statement/Medical Claim Form. Risk management will maintain a copy of the letter and injury report for two years.

### **What is Supplemental Medical Insurance Coverage?**

The University maintains a supplemental insurance policy for sports injuries which **may** provide coverage for the first \$250 in medical expenses and then provide additional coverage for medical expenses **in excess** of the athlete's personal medical insurance (i.e., deductibles, co-pays, etc.) for medical expenses directly related to the injury.

### **How can the athlete apply for the Supplemental Medical Insurance Coverage?**

If the athlete will be seeking medical treatment for their injury, they must file a claim for the supplemental insurance coverage by doing the following:

1. Thoroughly reading the instructions on the bottom of the Medical Claim form.



2. Complete Part 1B of the **Medical Claim Form**, in its entirety, including Section A and Section B at the bottom (claim may be denied if not complete).
3. Read and sign and date the Medical Information Authorization Assignment of Benefits at the bottom of the form.
4. Send the following completed documents to **BMI Benefits, LLC, PO Box 551, Matawan, NJ 07747**:
  - a. Medical Claim Form;
  - b. Copy of the Injury Report Form;  
**The below documents are also required but can be submitted after the initial documents listed in a. and b. above are submitted if they are not available at the time the claim is being filed:**
  - c. Itemized Copies of any medical bills relating to the claim;
  - d. The Explanation of Benefits (“EOB”) from your insurance company (include the front and back of the EOB); and
  - e. If any or all benefits are denied by your personal medical insurance, you will need to also include a copy of the denial letter showing the reason charges were denied.

You can also fax these documents to (732) -583-9610. All documents must be received by the insurance company otherwise your claim may be denied.

### **How long does the athlete have to file the claim?**

The athlete must file a claim **within 90 days of the injury** and **the first medical expense must be incurred within 26 weeks after the injury** in order to be eligible. Also, this insurance will only provide coverage for medical expenses that are incurred within two (2) years after the date of the reported injury.

### **How long does the athlete have to submit bills for payment?**

Itemized billing statements for a claim that has been filed in accordance with the above guidelines must be furnished to BMI Benefits, LLC **within 90 days** of the date of the bill.

Failure to furnish bills within the 90 days neither invalidates nor reduces any claim if it was **not reasonably possible** to provide the bills within such time, provided such bills are furnished as soon as reasonably possible **in no event later than one (1) year from the date of the bill**. Bills submitted after one (1) year of the date of the bill will not be accepted by BMI Benefits, LLC.

### **Who should I contact for additional information?**

If you have questions please contact Risk Management at (215) 596-8771 or you may contact BMI Benefits, LLC directly at (800) 445-3126.