Administered by:

COMMERCIAL TRAVELERS

In order to receive benefits based on the School's Student Accident Policy, **all medical bills must be first submitted to the student's own health insurance carrier providing the student's primary medical coverage**. Student Accident Insurance is intended to be a supplemental coverage to your primary carrier's coverage, therefore, benefits will not be paid for medical expenses covered by your own health insurance.

When we are the secondary plan, we do not pay until after the primary plan has paid its benefits if any. We will review Usual & Reasonable charges of each plan and allow the highest. Any amount paid by your primary plan for an eligible expense under our plan may satisfy all or a portion of our deductible.

Student Accident Insurance is administered by Commercial Travelers Life Insurance Company. In order to claim expenses not covered by your primary health insurance, the following steps must be followed:

- School Official completes the Student Accident Report.
- Submitting the appropriate documentation is essential for timely adjudication of your claim expenses. Please note: If you are receiving treatment from a provider (primary care physician), please request a CMS 1500 (see attached example). If you are receiving treatment from a hospital, please request a UB04 (see attached example).
- Please submit any Notice of Payment or Rejection (explanation of benefits—EOB) forms from your primary health insurance carrier. Any itemized billing statements submitted must include a diagnosis code and procedure code.
- Please notify all physicians, hospitals and any other healthcare providers that have or will be treating you and provide them the insurance information about the school's accident insurance carrier. Please ask the providers to bill the claims administrator as secondary insurance at the following address:

Commercial Travelers Life Insurance Company Attn: Claim Administration 70 Genesee Street Utica NY 13502 Fax No. 315-797-0195 claims@commercialtravelers.com

Should you have any questions or concerns regarding your coverage or claim, please call the claims administrator, Commercial Travelers Life Insurance Company at 1-800-756-3702.

Plan Administered by:

COMMERCIAL TRAVELERS

70 GENESEE STREET UTICA, NEW YORK 13502

For Toll-free Policyholder Service 1-800-756-3702 • Utica area 315-797-5200 Underwritten by: NATIONAL GUARDIAN LIFE INSURANCE COMPANY

Instructions

- 1. Form <u>must</u> be completed by a school official/athletic director.
- 2. Include copies of itemized bills that include a diagnosis.
- Include copies of Explanation of Benefits statements from your Primary insurance carrier—one for each bill.
- 4. Later itemized bills and Explanation of Benefit statements can be mailed separately. Make sure the name of the student is on all correspondence.
- 5. If you have submitted an accident report to another insurance company, please attach a copy.
- 6. Save copies of submitted materials for your records.

Student Accident Report

School Report

Name of College or University	Polic	cy #			
Name of Student	t Middle Initial		Last	D Male	Female
	Street	City	State		Zip
Student Home Address	Street	Citv	State		Zip
Date of Birth					
Cell Phone No	Social Security No		Student ID No		
Place of Accident			Accident D	ate	
Circumstance:	ractice 🛛 Conditioning 🗅 Other	Type of Injury:	Club SportIntercollegiate		amural n-athletic
Body Part Injured	Na	ame of Sport (if A	thletic)		
Nature of — Details of What H	lappened				
Treated or referred by the Stud	lent Health Center 🗆 Yes 🗆 No	Date of treatme	ent or referral		
Name of School Official or Coa	ch Supervising the Activity				
INSURANCE INFORMATION					
Does the claimant have primar	y insurance? 🗆 Yes 🗖 No (Attac	ch separate sheet	if necessary.)		
Insurance Company Name & A	ddress				
Policy Number		ID No			
I hereby certify that I have read is complete and correct as give	the answers to all parts of this for n herein.	rm and to the best	of my knowledge and	belief the	e information
Any person who includes any f subject to criminal and civil pen-	alse or misleading information on alties.	an application or s	statement of claim for	an insura	nce policy is

Signature of School Official/Title_____ Date Signed _____

AK, CT, DE, HI, IA, ID, IL, IN, MI, MN, MO, MT, MS, NC, ND, NV, SC, SD, UT, WI & WY: Any person who knowingly and with intent to defraud an insurer submits a written application or claim containing any materially false or misleading information is guilty of insurance fraud.

AL, AR, DC, LA, MA, and RI: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

AZ: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

CA: For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies."

FL: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

GA, NE, KS, OR, TX, VT: Any person who knowingly and with intent to defraud an insurer submits a written application or claim containing any materially false or misleading information may be guilty of insurance fraud.

KY: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

ME: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

MD: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NH: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud.

NJ: Any person who includes any false or misleading information on an application or statement of claim for an insurance policy is subject to criminal and civil penalties.

NM: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

NY: Any person who knowingly and with intent to defraud any insurance company or other person files an application for health insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, any information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000.00 and the stated value of the claim for each such violation.

OH: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

OK: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

TN: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

VA, WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines or a denial of insurance benefits.

WV: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

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HEALTH INSURANCE CLAIM FORM

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TY	. PATIENT'S ADDRESS (No., Street)		7. INSURED'S ADDRESS (No., Street)
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