

Middlebury College

COORDINATION OF A STUDENT'S PRIMARY HEALTH INSURANCE AND EXCESS* BLANKET SPORTS ACCIDENT POLICY

- Student is covered by school's Student Health Plan or other primary / parental insurance
- All students are covered under Middlebury's mandatory accident only policy.
- Student is automatically covered by Excess Sports Accident Blanket Policy purchased by the school

Student athlete has club sports injury – Athletic training sends claim notification to Gallagher Koster to notify us there has been an injury

Claims submitted to primary insurance

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, such as deductibles and coinsurance will be submitted to Gallagher Koster and processed under the mandatory student accident policy up to \$5,000. The Middlebury student health policy covers club sports injuries up to a maximum of \$50,000 per injury.

For Middlebury's excess sports plan, there is a **\$5,000 per injury deductible**. This deductible is met by either primary insurance payments or payments by the student accident policy. This excess plan covers claims at 100% of Usual and Customary from \$5,000-\$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 club sports injury – Middlebury College has a catastrophic sports accident policy with Gallagher Koster that kicks in once the \$25,000 deductible has been met (within the first 2 years / 24 months from date of injury) by primary or any other insurance plan. Maximum catastrophic benefit for Middlebury College is \$5M, benefit period being lifetime 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.