



Student Accident Insurance Claims Filing Procedures

In the event that a Middlebury College student is injured there is excess coverage in place under a Student Accident Insurance Policy. The Student Accident Insurance plan is excess to all other valid and collectable insurance policies. The claims company, BMI Benefits, cannot approve payment for any medical bills without first receiving:

- **Accident/Injury Claim Form** – if you are a varsity student-athlete, your athletic trainer will submit this form on your behalf. If your injury is not varsity sport related, the BMI Claim Form must be completed by the student and signed by a school official
- **HCFA 1500/UB04 Form** – itemized claim from the medical provider
- **Primary Insurance EOB** (explanation of benefits)

To ensure that your claims will be processed in a timely manner, students are always asked to give their primary health insurance information, as well as BMI Benefits' information, to each medical provider when seeking treatment for their injury. **However, if this is not done and a bill ensues, the following actions must be fulfilled by the student in order for the balance to be paid:**

1. Call the medical provider's Billing Department.

(Telephone number found on statement)

2. Inform the Billing Department that you have an excess insurance policy.

3. Give the Billing Department the excess insurance policy information:

Company Name: BMI Benefits
Mailing Address: PO Box 511
Matawan, NJ 07747
Phone Number: (800) 445-3126
Fax Number: (732) 583-9610
ID Number: Student ID#
Group Name: MIDD202021

4. Ensure that the billing department will send the following to BMI Benefits:

- a. HCFA1500 or UB04 Form (for the date(s) of service listed on statement/bill)
- b. Primary insurance EOB (for the date(s) of service listed on statement/bill)

5. For reimbursement of bills already paid out of pocket, forward all receipts and/or proof of payment to BMI Benefits along with the above documentation.

Please Be Advised: balance due statements received in the mail from the medical provider are not sufficient for BMI Benefits to process payment. If these documents are submitted for processing it may cause a delay in the overall claims processing time.

If you have questions on the instructions listed above you may contact the Middlebury's Insurance Broker, Gallagher Student Health & Special Risk. The representatives at Gallagher are familiar with the plan design and benefits on the Middlebury College Excess Student Accident Insurance policy and can help answer any questions that you may have.

Phone: 877-345-8928

E-mail: SpecialRisk@GallagherStudent.com