



# ARCHDIOCESE OF SEATTLE

## 2024-2025 Secondary (Excess) Student Accident Insurance Claims Filing Instructions

Archdiocese of Seattle has obtained a Secondary (Excess) Student Accident Insurance Policy. Coverage extends to all enrolled students of the participating school during school-time, school sponsored and supervised activities, including sports. An Injury Claim form will be submitted on behalf the student to BMI Benefits, the Claims Company for the accident insurance policy.

Please be advised that this coverage is excess (secondary in most situations) to all other valid and collectable insurance plans. Each student should initially provide their primary health insurance information to each medical provider at the time of treatment, as well as the Secondary (Excess) Student Accident insurance information. This policy is designed to cover any remaining balances of expenses related to a covered injury/accident that are not covered by the student's primary insurance (including co-pays, deductibles, coinsurance, etc.) and left to patient responsibility.

To ensure that claims are covered under the Secondary (Excess) Student Accident Insurance students are asked to give the billing information to each medical provider prior to every medical treatment and/or service for a school related injury. **Please present the Identification Card below.**

Student Accident Insurance Plan  
Secondary (Excess) Coverage

### Archdiocese of Seattle

Policy Effective Date: July 1, 2024  
Benefits become effective on date of injury

Deductible: \$0 per Injury  
Coverage limit: \$25,000 per accident



Policy #: US 2154048  
Group #: AOS2024\_25



**Front of Card**

Members Call: 1-800-445-3126  
Providers Call: 1-800-445-3126



Eligibility is subject to change. This card is for identification purposes only and does not guarantee benefits.

For claims questions or submissions, please contact:

**BMI Benefits**  
**PO Box 511,**  
**Matawan, NJ 07747**

**Phone: 800-445-3126 | Fax: 732-583-9610**

**Back of Card**

# Frequently Asked Questions

*This is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the school / Policyholder. The Policy is subject to the laws of the state in which it was issued.*

Q. What is “Secondary Accident Insurance” and why does Archdiocese of Seattle have a policy?

A. Archdiocese of Seattle obtains Student Medical Accident Insurance to help cover medical expenses related to a covered injury that results from a school sponsored/supervised activity. The excess policy pays **after** any other valid/collectible insurance that the student carries (i.e. a Health Insurance Plan or a parent’s employer plan, etc.). The Secondary Accident Insurance is designed to cover expenses left to the patient’s responsibility on their primary insurance Explanation of Benefits (EOB), such as co-pays, deductibles, and coinsurance for eligible medical treatment.

Q. What documents are needed in order for the Student Accident Insurance to process a claim?

A. The provider must submit the following documents to the claims company (BMI Benefits):

- 1) **Itemized Medical Bill** – The provider will either bill the claims administrator with a **HCFA 1500** or **UB04**, and it will contain the following information:
  - Provider’s Name and address
  - Tax ID Number
  - Date(s) of Service
  - Diagnostic Code(s) and Procedure Code(s)
  - The Fee for Each Procedure
- 2) **Primary Explanation of Benefits (EOB)** – This is a statement from your primary insurance company that outlines what charges will be covered or denied, and what will be left as patient responsibility (co-pay, coinsurance, deductible, etc.).

Q. How long is a student covered under the school’s policy?

A. The policy has a two year benefit period from the date of a covered injury.

Q. What if a student already paid bills that they received from a school-sponsored injury after primary insurance paid? Is there a way to seek reimbursement?

A. Reimbursements can be processed under this policy, however, it can require more work from the student-athlete to track down the necessary documentation once a medical provider has been paid in full. BMI Benefits will need the receipt or other proof of payment in addition to the Itemized Claim (HCFA 1500 or UB04) and primary insurance EOB.

**For Additional Questions Please Contact:**



BMI Benefits  
PO Box 511  
Matawan, NJ 07747  
Phone: (800) 445-3126  
Fax: (732) 583-9610  
Email: [BMI@BobMcCloskey.com](mailto:BMI@BobMcCloskey.com)