

# Accident Insurance

## Summary:

Congratulations! As an enrolled student at Southwestern College, you have been enrolled in a care and well-being program called StudentCare Plus. One of the programs that is included in StudentCare Plus is accident insurance coverage. This accident insurance product is excess of your primary insurance coverage or will serve as a primary accident plan in the event you are uninsured. This is a valuable benefit should an unforeseen accident occur – especially one that requires significant medical payments.

A summary of the coverage you have in effect is as follows:

- Coverage is provided for all enrolled undergraduate & graduate students who attend the main campus for Southwestern College in Winfield, KS.
- \$35,000 benefit per injury – 24-hour Accident Coverage
- Includes coverage for intercollegiate sports accidents.
- \$10,000 maximum benefit - Accidental Death, Dismemberment (AD&D) or Loss of Sight benefit
- Deductible Amount - \$0
- Benefit Period - Two-Years
- Co-insurance Percentage - 100% of Usual, Reasonable & Customary (URC) Charges
- Type of Coverage - Full Excess
- Claims Administrator – BMI Benefits

## Benefits:

- If you do not currently have insurance, this plan will provide you with accident insurance coverage
- If you do have insurance, this accident plan will provide coverage to offset costs related to deductibles, co-insurance, co-payments or possible denials relating to your personal insurance
- This coverage is worldwide 24/7 and will protect you on and off campus (See Description of Coverage for a listing of exclusions)
- This program will cover accidents related to participation in intercollegiate sports and club & intramural sports

We understand that many questions exist regarding a new product of this nature; to follow are some frequently asked questions and responses that should help:

## QUESTIONS & ANSWERS

Q: Will this policy cover accidents that are not related to a specific school related activity?

A: Yes. This coverage is worldwide 24/7 and will protect you on and off campus.

Q: Will this policy cover participation in organized activities such as club and intramural sports?

A: Yes.

Q: Will this policy provide coverage if I am sick?

A: No. This is accident only coverage. Benefits are not payable for loss due to sickness.

Q: If I have primary health insurance what benefits will I receive from having this accident coverage?

A: This accident plan may cover various out-of-pocket expenses such as deductibles, denied benefits, co-payments and co-insurance fees that you may be responsible for from your primary health insurance plan.

Q: Can I receive a refund if I withdraw from school?

A: No.

Q: If I enroll either in the Spring semester or for Summer school can I receive a pro-rated premium?

A: No

### **CLAIM PROCEDURE**

Should you need to file a claim, you can obtain the required information from [southwestern.myahpcare.com](http://southwestern.myahpcare.com) or request a claim packet from Southwestern College staff located in the Student Affairs office. In addition, you will also need to include itemized bill(s) and Explanation of Benefit (EOB) statements from your primary insurance company with the completed claim form.

We hope you find this accident insurance coverage to be beneficial while providing an additional piece of mind. Any additional questions should be provided to the appropriate school representative.

### **Policy Highlights and Notable Exclusions**

A copy of the policy that outlines benefits and exclusions is available at [southwestern.myahpcare.com](http://southwestern.myahpcare.com).