

University of Vermont

2024-2025 Secondary (Excess) Athletic Accident Insurance

Claims Filing Instructions

UVM has obtained a Secondary (Excess) Athletic Accident Insurance policy in the event that a student-athlete is injured during a covered sporting event and will require outside medical treatment. An Injury Claim form will be submitted on behalf the student-athlete to AG Administrators, 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-athlete should initially provide their primary health insurance information to each medical provider at the time of treatment, as well as the Secondary (Excess) Athletic 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-athlete's primary insurance (including co-pays, deductibles, coinsurance, etc.) and left to patient responsibility.

To ensure that claims are covered under the Secondary (Excess) Athletic Accident Insurance student-athletes are asked to give the billing information to each medical provider prior to every medical treatment and/or service for an athletic related injury. **Please present the Identification Card below.** If a bill is received in the mail following a visit, the student-athlete should call the billing department and request they bill the secondary insurance policy by providing the information below.

Athletic Accident Insurance Plan
Secondary (Excess) Coverage

UVM Athletics

Policy Effective Date: August 1st, 2024
Benefits become eligible on date of injury

Medical Expense Limit: \$90,000 per Injury (ICS)



Policy #: US2155303
Group Name: UVM



Front of Card

Questions? Call: 1-800-634-8628

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

For claims questions or submissions, please contact:

AG Administrators

PO Box 21013

Eagan, MN 55121

Phone: 800-634-8628 | Fax: 610-933-4122



Insurance policy is underwritten by United States Fire Insurance Co.

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 Athletic Accident Insurance" and why does UVM have a policy?
- A. UVM obtains Sports Medical Accident Insurance to help cover medical expenses related to a covered athletic injury that results from a school sponsored/supervised sports activity. The excess policy pays **after** any other valid/collectible insurance that the student-athlete carries (i.e. the UVM Student Health Plan or a parent's employer plan, etc.). The Secondary Athletic 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. Do student-athletes need to have primary insurance since UVM has this policy?
- A. **YES**, all UVM student-athletes are required to have health insurance. The Secondary Athletic Accident policy **ONLY** covers school-sponsored/supervised athletic related injury charges not paid by primary insurance and shown as the patient's responsibility on the primary insurance EOB. This policy does not cover any bills associated with general illness or non-athletic injuries.
- Q. What documents are needed in order for the Athletic Accident Insurance to process a claim?
- A. The provider must submit the following documents to the claims company (AG Administrators):
- 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-athlete 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-athlete already paid bills that they received from a school-sponsored athletic 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. AG Administrators 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:



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PO Box 21013
Eagan, MN 55121
Phone: 800-634-8628 Fax: 610-933-4122