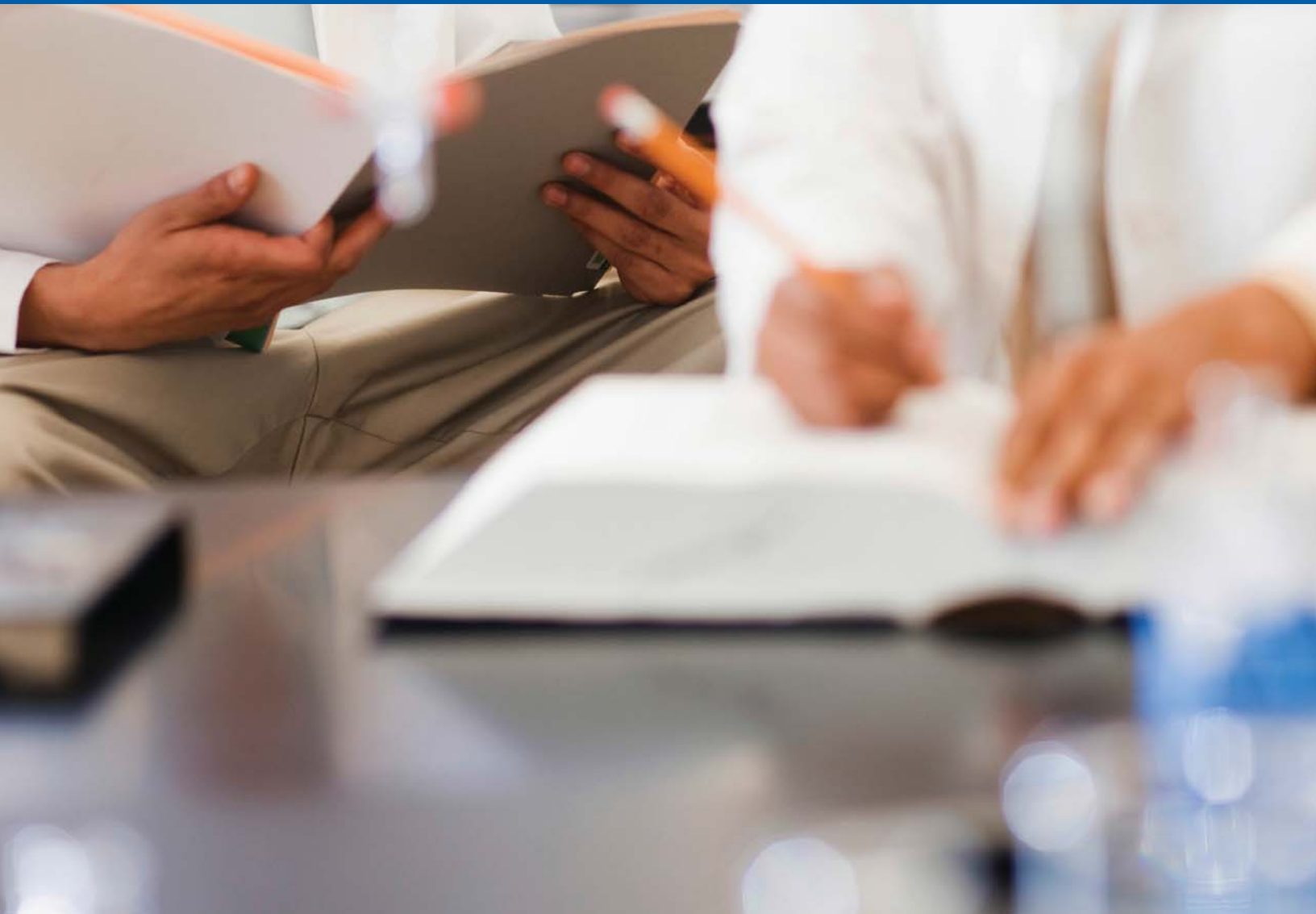




STUDENT ACCIDENT PROGRAM





Student Accident (Education/ Training)

Summary of Coverage:

- This is a fully insured program underwritten by QBE. This policy provides coverage for registered students in the named education/ training courses on file with QBE while the student is:
 - Participating in college courses, labs or clinical training :
 - Sponsored by the college; and
 - On the premises designated and supervised by the College; or
 - On the premises used for classes, labs or clinical training as designated by the college; or
 - Traveling with a group in connection with the activities under the direct supervision of the college.
- Once the course or program of study ends, coverage ends. The policy does not provide for any returning students who wish to take agility tests, re-certifications, etc., unless they are enrolled in a class.
- Student must incur first medical expense within 26 weeks after the accident for coverage to apply for Accident Medical Benefit.
- Accidental Death Benefit and Accidental Dismemberment Benefit—loss of life or limb (per policy) must occur within 365 days after the date of accident.
- The college has no deductible.

The policy provides limits of:

- Accident Medical Expense Maximum \$25,000
- Accidental Death Principal Sum \$25,000
- Dental Maximum \$25,000
- Accidental Dismemberment Principal Sum \$25,000
- Benefit Period 104 Weeks
- This policy provides EXCESS coverage-any coverage available to the student would be primary.

Claims reporting:

- The college must file an Accident-Incident report to the Consortium indicating at the top of the form “Student Accident Claim form sent directly to A-G Administrators.”
- **Complete A-G Administrators Claims Form within 30 days of date of injury** to comply with policy provisions (these forms can be found on the FCSRMC website, www.fcsrmc.com). For claim form submissions, please email them to bgilliam@fcsrmc.com

Example of claim: Student suffers a laceration requiring medical attention while participating in a clinical experience as part of his/her education/training coursework.

Questions & Answers Regarding Education/Training Student Accident Coverage

Q. What does Excess Coverage mean vs. Primary Coverage?

Primary policy will pay regardless if student has other insurance while an Excess policy will pay over and above what the Primary policy paid. For example, if student was billed by hospital \$350 and their primary policy paid \$200, the QBE policy will reimburse the student \$150.

Q. What if student does not have any other insurance?

QBE will pay claim in the same manner as if the coverage was on a Primary basis.

Q. What if the student has a deductible under their other insurance?

QBE will reimburse the student for any deductible under their other policy.

Q. What if the student has a co-insurance under their other insurance?

QBE will reimburse the student for any co-insurance under their other insurance.

New Claims Procedures

Q. Who is A-G Administrators?

They are the Third Party Administrator who handles the claims on behalf of QBE.

Q. How will claim be filed?

Complete A-G Administrators Claims Form within 30 days of date of injury to comply with policy provisions (these forms can be found on the FCSRMC website, www.fcsrmc.com). Email completed form to bgilliam@fcsrmc.com

Q. What is an EOB?

This is an Explanation of Benefits from that is furnished to the student from their other insurance company outlining what they paid and what they did not pay. This is sent to A-G Administrators so they can determine what additional funds are due the student.

Q. Please explain the flow of a claim?

Once an injury has occurred the Student Accident coverage:

- If student has other insurance, they must file with their other insurance company.
- When student receives EOB from other carrier, they must forward to A-G Administrators.

- DO NOT WAIT UNTIL EOB IS RECEIVED FROM OTHER CARRIER TO SUBMIT CLAIM FORM TO A-G ADMINISTRATORS, AS THE CLAIM MUST BE SUBMITTED TO A-G ADMINISTRATORS **WITHIN 30 DAYS** OF FIRST TREATMENT TO AVOID THE CLAIM BEING DENIED.

Q. What if we have a death claim?

Please email to bgilliam@fcsrmc.com as we will forward claim directly to A-G Administrators for handling.

Differences Between Allied Health and Student Accident

1. Allied Health provides protection to the student for claims that might be made against them by a third party (patient) for bodily injury or property damage resulting from the student's clinicals (third party claims).
2. Student Accident provides coverage to the student for injuries they incur while participating in their covered curriculum (first party claims).
3. Allied Health curriculums only involve in pursuing a degree or certificate in a health care profession which leads to licensure or certification to provide some form of health care to the public.
4. Student Accident curriculums can include those outside the allied health arena.

Lead Contact: Brandon Gilliam