

Gonzaga University's Student Accident Insurance Program



2019-2020

IMPORTANT NOTE

This Reference Guide provides general summary of your coverage and key information about the program. A complete description of the benefits and full terms and conditions may be found in the Master Policy issued to and on file with Gonzaga University. If any discrepancy exists between the Reference Guide and the Policy, the Master Policy will govern and control.

Claims and other plan administration services are provided by A-G Administrators, Inc.
Insurance is underwritten by Berkley Life and Health Insurance Company.

Welcome to Gonzaga University's Student Accident Insurance Program. Please take a few moments to read this brief overview.

You or Yours refers to a student as described in "Who is covered"

This program is designed to provide benefits as secondary, or excess, in coordination with Your personal health insurance plan. This program provides benefits for specific losses from Accidents that occur on campus or during off campus University-sponsored activities only. Coverage also includes traveling to or from Your home and campus or a University-sponsored activity. Travel time must not exceed three hours each way. This plan does not pay benefits for sickness.

Accident (or accident) means a sudden, unforeseeable, external event that results, directly and independently of all other causes, in an injury or loss that occurs while an eligible person is insured under the program; and is not contributed to by disease, sickness, or mental or infirmity; and is not otherwise excluded under the Master Policy.

Please see the following schedule of benefits, frequently asked questions and instructions for submitting a claim. Additional terms, conditions and limitations also apply.

FREQUENTLY ASKED QUESTIONS

What do I do if I am injured in an accident?

- For emergencies: If You are on campus and injured You should call 911 and then contact Campus Public Safety and Security at 509-313-2222. If You are not on campus, call 911.
- For non-emergency medical problems due to an accident, You should seek medical care. You may contact Gonzaga Student Health & Counseling Services at 509-313-4052 for an appointment if You are currently enrolled as a student.
- If this is a club sport related accident, notify the Office of Student Involvement and Leadership at 509-313-4069

- If this is an intramural sport related accident, notify the Intramural Office at 509-313-4251

Who is covered?

- All undergraduate, graduate, and doctoral students enrolled in on-campus programs at Gonzaga University are automatically enrolled in this plan.
- Students in the following programs are not covered under this plan: Master of Initial Teaching, Canada-based programs, Virtual Campus, online graduate and doctoral programs in the School of Nursing and Human Physiology.

What are the benefits of this plan?

Accident medical benefits are payable after Your personal health insurance benefits have been exhausted. Benefits are payable for up to two years from the date of accident. Benefit limits as follows:

- If You suffer a covered accidental injury while on campus or participating in a Gonzaga University-sponsored activity, the insurance plan will pay up to \$10,000 per covered injury.
- If the eligible accidental injury is related to participation in Club Sports, the insurance plan will pay up to \$50,000 per covered injury.
- If the eligible accidental injury is related to participation in Intramural Sports, the insurance plan will pay up to \$10,000 per covered injury.

What is excluded under this plan?

This program does not cover any loss resulting in whole or part from, or contributed to by, or as a natural or probable consequence of any of the following even if the immediate cause of the loss is an accidental bodily injury, unless otherwise covered under the Policy. Abbreviated list of exclusions:

- Suicide, intentional self-inflicted injury
- War or any act of war, declared or undeclared.
- Sickness, disease or any bacterial infection.

- Violation or attempt to violate any duly-enacted law or regulation, or commission or attempt to commit an assault or felony, or participation in an illegal occupation.
- Covered Expenses for which You would not be responsible in the absence of this insurance.
- Injuries paid under Workers' Compensation, Employer's liability laws or similar occupational benefits .
- Participation in any motorized race or speed contest.
- Services or treatment rendered by a Physician, Nurse or any other person who is employed or retained by Gonzaga University; or an Immediate Family member of You unless affiliated with prescribing physicians and/or health systems.
- Damage to or loss of dentures or bridges or damage to existing orthodontic equipment, unless otherwise covered by the Policy.
- Loss resulting from participation in any activity not specifically covered by the Policy.
- Treatment, service or supply not specifically covered by the Policy.
- Eyeglasses, contact lenses, hearing aids.
- Travel or flight in or on any vehicle for aerial navigation: used for test or experimental purposes; or not intended or licensed for the transportation of passengers; or where You are piloting, operating, learning to operate, or serving as a crew member.
- Aggravation or re-injury of a prior injury that the You suffered prior to the Policy effective date, unless there is a written medical release from the Your Physician on file (this does not apply to Club Sports).

How do I file a claim?

A-G Administrators, Inc. ("A-G") is the plan administrator for Gonzaga University's Student Accident Insurance Program.

- This insurance is secondary to all other valid health insurance that You may be covered with.
- All charges must be submitted to Your personal health insurance carrier for processing, prior to any payments made by A-G on Your behalf.

- To make payment for an outstanding charge on Your claim, A-G must receive three pieces of information to be considered a valid claim (see page 3).

You can download a copy of the claim form or submit an electronic claim at: <http://agadministrators.com/gonzaga>

What is the required documentation to file a claim?

You are responsible for submitting the following information:

1. Completed and signed claim form
2. Itemized Medical Bills (HCFA/UB forms)* - From the medical provider
3. Explanation of Benefits* - From Your personal health insurance

* See Important Definitions and Key Terms section of the brochure.

How do I get reimbursed for payments of services up front?

In order to receive reimbursement for expenses incurred related to valid claims, You will need to submit the following information to A-G:

- HCFA/UB Forms (itemized medical bills)
- Copies of payment receipts
- Copy of cancelled check or credit card transaction (please note that credit card numbers should be redacted)
- The name and address of the person to whom reimbursement should be issued

What itemized medical bills need to be submitted?

- Attach itemized copies of all applicable bills, including those bills under any deductible Your plan may have. Also, include those bills paid partially or in full by other insurance. Bills showing only "Balance forward" or "Balance due" are not sufficient.
- An itemized bill indicates the provider of service's full name and mailing address, type of service, date of service, fee

charged and diagnosis. Missing information will be requested from the medical service provider.

- To assure quick processing, please be sure that the bill and the insurance statements submitted are for the same item.
- If any or all benefits are denied by Your personal health insurance, please provide a copy of the denial showing the reason charges were denied (include front and back of explanation of benefits when necessary).

SCHEDULE OF BENEFITS

Maximum Accident Medical Expense Benefits

<i>Gonzaga Student</i>	<i>\$10,000 per injury</i>	<i>Deductible: \$0</i>
<i>Gonzaga Intramural Sports Student</i>	<i>\$10,000 per injury</i>	<i>Deductible: \$0</i>
<i>Gonzaga Club Sports Student</i>	<i>\$50,000 per injury</i>	<i>Deductible: \$0</i>

Benefit Period: 2 Years from date of the Covered Accident

Covered Medical Expense	Benefit Amount
Hospital Room and Board	100% of the semi-private room rate
Hospital Miscellaneous Services	100%
Day Surgery Miscellaneous	100%
Assistant Surgeon	100%
Anesthetist	100%
Surgeon	100%
Assistant Surgeon	100%
Doctors' Visits	100%
Physician's Surgical Facilities	100%
Second Opinion or Consultation	100%
Registered Nurses Services	100%
Emergency Room	100%
Office Visits	100%
Outpatient X-Ray, CT Scan, MRI & Laboratory Tests	100%
Physiotherapy	100%
Ambulance Services	100%
Home Healthcare Expenses	100%
Dental Treatment	\$100 per tooth
Breast Reconstructive Surgery or Prosthesis	100%
Braces and Appliances	100%
Medical Evacuation and Repatriation	100%
Prescription Drug Benefit	100%
Accidental Death & Dismemberment	100% up to \$5,000

Insurance Carrier Information

Gonzaga University's Student Accident Insurance Program is administered by A-G Administrators & Underwritten by Berkley Life and Health Insurance.

Policy Number	CSS L00600003 001
Policy Term	August 1, 2019 – July 31, 2020

DEFINITIONS & KEY TERMS

Campus

Gonzaga University-owned and/or operated buildings and property.

Club Sports

A Club Sport is a club that is approved and overseen by the Gonzaga University Office of Student Involvement and Leadership. For a full list of club sports, visit www.gonzaga.edu/studentinsurance.

Explanation of Benefits (EOB)

This is a document produced by Your personal health insurance carrier that explains their response and action (whether it be payment, denial, or pending) to a medical claim processed on Your behalf. Often, this item is requested if we are processing a claim for You and You have any other insurance. EOBs are necessary to properly adjudicate excess insurance benefits.

Intramural Activity

An intramural activity is an activity sponsored by the Gonzaga University Intramural Office.

Itemized Medical Bills (HCFA1500 or UB92/UB04)

These are specific medical billing forms used to bill medical charges to insurance carriers or Third Party Claim Administrators. A physician or outpatient offices will use a HCFA, while hospitals and outpatient surgical facilities use UB92 and UB04 forms.

EFFECTIVE AND TERMINATION DATES

The Policy is on file at the school and becomes effective at 12:01 a.m. on August 1, 2019. The Policy terminates at 11:59 p.m., on July 31, 2020.

GONZAGA HEALTH & COUNSELING SERVICES

Health & Counseling Services is an on-campus physician's office and counseling center that is available to all Gonzaga students. It operates an on-campus health clinic, a walk-in ambulatory health care facility whose focus is to provide health care education and primary medical care for students return them to their educational endeavors as quickly as possible. Students may schedule an appointment for a visit with our Board Certified Family Physicians or Advanced Registered Nurse Practitioners by calling 509-313-4052. All records are maintained in a separate confidential file. Specific medical services include:

- Doctors appointments
- Treatment of Injuries and Illness
- Diagnostic Testing (e.g. all blood tests, strep throat, mono)
- Immunizations
- Medical supplies i.e. crutches, splints, and slings
- Follow-up care and referrals

Although students are eligible for services, fees that may be incurred are the responsibility of the student.

AFTER HOURS

For after hours care consider one of the following:

- Call Family Medicine of Spokane at 509-626-9900 to speak with a physician.
- Visit a local Urgent Care Center.
- Visit a local Emergency Room.

If You have transportation concerns and need a ride to a local Urgent Care, call 509-313-5878 to arrange a Health Ride.

Submit Claims, Inquiries and Eligibility Questions to:

***A-G Administrators, Inc.
Attn: Gonzaga Claims
P.O. Box 979
Valley Forge, PA 19482
Fax: 610-933-4122
Phone: 610-933-0800
Toll Free: 800-634-8628***

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Plan management and brokerage services are provided by:
Mercer Health & Benefits, LLC.