



Dr. Alfredo Aguilar
Business Administrator/Board Secretary

RIDGEWOOD

PUBLIC SCHOOLS

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Dear Parent:

The district is very sorry to hear that your child has incurred an injury while participating in a school activity. The school nurse or athletic trainer who met with your child has given your child the District Student Insurance Claim Form.

Please note that the District's Insurance **does not** cover the medical claims from the first dollar of cost. The policy covers **70%** of what the family's primary insurance does not. Additional scenarios are explained in the attached FAQ.

This insurance is a "stop loss" policy in that it covers (according to a Schedule of Reasonable and Customary (R&C) fees, costs that your insurance does not cover. The primary example of this is your out-of-pocket deductibles. In the event you have no coverage, the district student insurance will cover medical expenses in accordance with the schedule of R&C fees. In the event your child receives services whose fees exceed R&C, you will be responsible for excess costs.

If you have any questions regarding this insurance, please contact Maryjane Moynihan at (201)670-2700, ext. 10535.

Sincerely,

Alfredo Aguilar
Business Administrator/Board Secretary

AA:ju

Enclosure

C: Dr. Buxenbaum

BMI BENEFITS, L.L.C

Student Accident Insurance Claims Filing Instructions

1. **BMI Benefits Accident/Injury Claim Form:** Part 1A must be completed and signed by the school. All other sections must be completed by the parent/guardian. If you are employed, but do not have insurance, please state “NO INSURANCE” and provide us with a statement from your employer noting that the student/claimant has no insurance. Otherwise, our office may submit an insurance questionnaire to your employer to be used as verification of no dependent coverage.
2. **You must attach copies of your primary carrier’s Explanation of Benefits (EOB) and all itemized medical bills (known as HCFA’s, UB-04’s or UB-92’s).** The itemized medical bills should show the ICD-9 and CPT codes for the services provided, as well as other necessary information for insurance processing. Balance due statements are not itemized bills. The insurance policy is an excess insurance, which means benefits are provided after any other valid and collectible insurance has processed the medical claims. You can also contact the medical provider, tell them you have secondary insurance, and give our billing information to bill BMI directly.
3. **In regards to claims for a dental injury, the policy will cover accidental injury to sound, natural teeth. The claim must be submitted to both the dental insurance and the medical insurance if available. In regards to reimbursement for prescription expenses, we will need a copy of the itemized prescription bill. Cash register receipts only will not suffice.**
4. If you have already paid the medical service provider and wish to be reimbursed directly, please attach a paid receipt or statement that verifies the payment along with the itemized bills and primary EOBs.
5. Submit the completed claim form, itemized bills and primary insurance Explanation of Benefits to BMI Benefits, LLC. Claims can be submitted via mail, fax, or e-mail.

Fax 732-583-9610	Mail BMI Benefits, LLC PO Box 511 76 Main Street Matawan, NJ 07747	Email clerk@bobmccloskey.com
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6. You may contact BMI Benefits, LLC at 800.445.3126 to discuss your claim. Please be aware that settlement of your claim may take several weeks to process. When contacting BMI Benefits, please have your claim form available to ensure prompt assistance.

Student Accident Insurance Program FAQs

Why is my child's school providing student accident insurance?

Many health insurance plans have high deductibles and plan limits that leave parents with high bills resulting from an unexpected accident. This excess policy, provided by the school, protects students and families from the costs associated with school-time related accidents/injuries.

Who is BMI Benefits?

BMI Benefits, LLC. is the claims administrator on behalf of the insurance carrier.

Does primary insurance always have to pay first?

Yes. Medical claims must always be submitted initially to your primary insurance policy. Any remaining balance of expenses not covered by your primary will be submitted to the excess policy. The policy will cover the remaining balance of eligible expenses up to the plan maximum.

Does the accident insurance policy pay for up front out-of-pocket expenses such as co-pays and deductibles?

Yes. These charges can be submitted to the accident insurance policy to provide reimbursement.

What documents are needed to process a claim?

If your student is involved in an athletic injury, the following documents are needed to properly process a claim:

- **Fully completed Insurance Accident Claim Form**
- **Itemized Bill – in the form of a HCFA or UB92/UB04.** This can be obtained through the provider. **DO NOT SEND** cash receipts, balance due, balance forward, or past due statements for claims processing or payment. An itemized bill (HCFA or UB92/UB04) contains the following information:
 - Provider's Name, Provider's Address, Tax ID Number
 - Date(s) of Service, Type of Service(s) Rendered including CPT and ICD-9 Codes
 - The Fee for Each Procedure
- **Primary Insurance Explanation of Benefits (EOB)** – you should receive a copy of this from your primary insurance carrier.

Where do I send all of these documents?

Please send all claim forms, itemized bills, primary EOBs, other insurance information and claims correspondence to BMI Benefits, LLC.

What insurance information do I have to give a provider?

When you go to hospital, Doctor's office, PT clinic, etc, you must remember to tell them you have secondary insurance through your schools student accident medical insurance policy. Instruct the provider to bill your primary insurance first and then send the primary EOB and the itemized bill to BMI Benefits, LLC. If you did not submit the secondary insurance information upon your first visit, please call the provider and give them the secondary insurance information for BMI Benefits. If the provider bills the school's student accident insurance policy directly, this will prevent a balance due statement from being sent to the student/parent.

What can cause a delay in processing and paying a claim?

The claims administrator cannot process a claim that is missing one or more of the following documents: the

accident/injury claim form, the Itemized Bill or the Primary EOB / denial. We cannot accept balance due, balance forward, or past due statements for claims processing.

Who can I contact if I have any questions? If you have questions after you submit your claims to BMI Benefits, LLC. please contact them at 800-445-3126.

HOW TO FILE A CLAIM:

1. Complete this form within 90 days.
2. Attach Itemized Bills and Primary Carrier Statements
3. Mail to: BMI Benefits, LLC. PO Box 511, Matawan, NJ 07747 800-445-3126 (P) 732-583-9610 (F)



ANY PERSON WHO KNOWINGLY AND/OR WITH INTENT TO INJURE, DEFRAUD OR DECEIVE AN INSURANCE COMPANY OR OTHER PERSONS FILES A STATEMENT OF CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION, MAY BE GUILTY OF INSURANCE FRAUD AND SUBJECT TO CRIMINAL AND SUBSTANTIAL CIVIL PENALTIES.

This part must be completed and signed by an official of the policyholder or the claim cannot be processed

PART 1A: POLICYHOLDER

School/Organization		Policy#	
School Mailing Address		City, State, Zip	
Injured Person's Name		Birth date	Male <input type="checkbox"/> Female <input type="checkbox"/>
Date of Injury	Time	Type of Sport	Part of body injured
How did Injury occur?			
Sport Designation: Interscholastic <input type="checkbox"/> Intramurals <input type="checkbox"/> Practice <input type="checkbox"/> Game <input type="checkbox"/> Other <input type="checkbox"/>			
At the time of the injury, was the injured involved in an activity sponsored and supervised by the policy holder?			YES <input type="checkbox"/> NO <input type="checkbox"/>
Name of Supervisor		Was he/she a witness to the accident?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Signature of Supervisor/Official		Title	Date

PART 1 B: INJURED PERSON'S INFORMATION

THE INJURED PERSON'S SOCIAL SECURITY NUMBER MUST BE PROVIDED AS REQUIRED BY THE CENTER FOR MEDICARE SERVICES

Injured Person's Social Security Number	
Injured Person's Home Address (Street, City, State, Zip)	
Is the injured Person Employed? YES <input type="checkbox"/> NO <input type="checkbox"/> If yes, please fill out Section A below.	
Is the injured Person Married? YES <input type="checkbox"/> NO <input type="checkbox"/> Spouse's Name	
Is the Spouse Employed? YES <input type="checkbox"/> NO <input type="checkbox"/> If yes, please fill out Section B below.	
Are you covered by any other insurance policy, either as a dependent, group, individual, automobile medical or liability YES <input type="checkbox"/> NO <input type="checkbox"/>	
If Yes: Name of Insurance Carrier	Policy #:

PARENT/GUARDIAN INFORMATION

Father/Guardian Name		Mother/Guardian Name	
Address (Street, City, State, Zip)		Address (Street, City, State, Zip)	
Home Phone		Home Phone	
Is the Father Employed? YES <input type="checkbox"/> NO <input type="checkbox"/>		Is the Mother Employed? YES <input type="checkbox"/> NO <input type="checkbox"/>	

SECTION A (INSURED/FATHER)

SECTION B (SPOUSE/MOTHER)

Employer		Employer	
Address (Street, City, State, Zip)		Address (Street, City, State, Zip)	
Business Phone		Business Phone	
Insurance Company	Policy#	Insurance Company	Policy#

MEDICAL INFORMATION AUTHORIZATION ASSIGNMENT OF BENEFITS:

You are hereby authorized to furnish at the request of and to BMI Benefits, LLC or the underwriting companies with which it works, information which you may possess; including findings and treatment rendered, X-rays and copies of all hospital and medical records, all occasioned by professional services and hospital care rendered on my behalf. The foregoing authorization is granted with the understanding that any legal rights I may ordinarily have to claim communications between us as privileged are hereby expressly and voluntarily waived. A Photostat of this authorization shall be considered as effective and valid as the original, PAYMENT WILL BE MADE TO THE PROVIDERS OF SERVICE (HOSPITAL, PHYSICIAN AND OTHERS), UNLESS A PAID RECEIPT OR STATEMENT ACCOMPANIES THE BILL AT THE TIME THE CLAIM IS SUBMITTED.

New York: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Claimant or Authorized Person's Signature	Date
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Claim Form Fraud Statement

FOR RESIDENTS OF ALL STATES OTHER THAN THOSE LISTED: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

ARIZONA: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

CALIFORNIA: For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

FLORIDA: WARNING: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

NEW HAMPSHIRE: Any person who with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

NEW JERSEY: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

VIRGINIA: Please **NOTE** that these fraud warnings **DO NOT** apply in the State of Virginia.