In the event that a Smith College student-athlete sustains a sports related injury that will require outside medical treatment the college has purchased an Excess Athletic Insurance policy. A Sports Injury Claim form will be submitted on behalf the student-athlete to Gallagher Student Health & Special Risk, the Insurance Broker who handles Smith College’s Excess Athletic Accident Insurance policy. Please be advised that this policy does not replace your primary insurance – all claims must be submitted to primary insurance first, as this policy pays on an excess basis.

It is each athlete’s responsibility to initially provide his/her primary health insurance information at the time of treatment, as well as the excess insurance information. The Excess Athletic Accident policy will pay the remaining balance of expenses not covered by the primary insurance (co-pays, deductibles, coinsurance, etc.) once the $500 deductible on the plan has been met. The Excess Sports Accident deductible can be satisfied by primary insurance payments or an out of pocket payment.

To ensure that claims under the 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. However, if this is not done and a bill ensures, the following actions must be fulfilled by the student-athlete in order to pay the claim:

1. Call the medical provider’s Billing Department.
   (Telephone number found on statement)

2. Inform the Billing Department that you have an excess insurance policy.

3. Give the Billing Department the excess insurance policy information:
   Claims Company: BMI Benefits (c/o Gallagher Student Health)
   Mailing Address: PO Box 511
   Matawan, NJ 07747
   Phone Number: (800) 445-3126
   Fax Number: (732) 583-9610
   ID Number: SMITH201516
   Group Number: Smith Athletics

4. Instruct the Billing Department to send the following to BMI Benefits:
   a. HICF-1500 or UB04 Form (for the date(s) of service listed on statement/bill)
   b. Primary insurance EOB (for the date(s) of service listed on statement/bill)

5. For reimbursement of bills already paid out of pocket, forward all receipts and/or proof of payment to Gallagher Student Health along with the above documentation.

Please Note: you may contact Gallagher Student Health at (877) 345-8928. Gallagher is the broker that manages Smith’s Excess Athletic Accident Insurance. The representatives are specialized in Smith College’s policy and can help answer any questions that you may have.