Claim Filing Procedures for Sports-Related Injuries

In the event that a Wesleyan University student-athlete sustains an athletic 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. 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 $1,000 deductible on the plan has been met. The Excess Sports Accident deductible can be satisfied by primary insurance payments or by out of pocket payments.

In order to have claims submitted for processing under the Excess Athletic Insurance plan, please follow the steps below:

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:**
   - **Company Name:** Gallagher Student Health & Special Risk
   - **Mailing Address:** 500 Victory Road
     Quincy, MA 02169
   - **Phone Number:** (877) 345-8928
   - **Fax Number:** (617) 479-0860
   - **ID Number:** WES201617
   - **Group Number:** Wesleyan Athletics

4. **Instruct the Billing Department to send the following to Gallagher Student:**
   a. HCFA 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 along with the above documentation.**

Cash receipts, balance due, balance forward, or past due statements are not proper documents that will allow us to be able to process the balance of a claim.

Please Note: You may contact Gallagher Student Health at (877) 345-8928. The representatives are specialized in Wesleyan’s excess insurance policy and can help answer any questions that you may have regarding claims submission.