

Earlham

COLLEGE

Student Injury & Sickness Insurance Plan

You are automatically covered by the College's "Student Injury & Sickness Insurance Plan" unless you waive coverage via your semester billing statement. The Plan is designed as a cost-effective plan for students not adequately covered under a family or individual health plan. It should *not* be viewed as a comprehensive health insurance plan. Your copy of the plan lists all coverages and limits. Coverage is in force from August 1 through July 31, each academic year. If you need a copy of the Plan, contact the Business Office Administrative Assistant at (765)983-1411. **Listed below, are some tips on submitting bills for payment by the insurance company:**

Receiving Care at Earlham College Student Health Services

When you receive care at Student Health Services, *bring the insurance statement, as provided by EC Health Services, to the Business Office Secretary, Carpenter Hall 050.* At that point, the bill will be sent to Bollinger, Inc. for review and, if eligible, for payment. All bills must be submitted within 90 days of service or payment on the claim may be denied. Please note that your Health Service charges are placed on your College account. Once payment is made by the insurance company, the amount paid will be credited to your College account.

Receiving Care at a Doctor's Office or a Hospital

If you visit a doctor's office, clinic, or hospital, please direct the health care provider to forward the bill to: Bollinger, Inc., P.O. Box 727, Short Hills NJ 07078-0727. Claim forms are also available at www.bollingerinsurnace.com/earlham. All bills must be submitted within 90 days of service or payment on the claim may be denied.

Benefit Statements

Upon evaluation of a medical bill, the insurance company will send you a Statement of Benefits as to what action (paid in full, partially paid, or denied) was taken. Any cost over usual and customary rates for the specific service(s) is your responsibility. If you have any questions on the benefit provided, you may contact the Earlham College Business Office at extension 1411.

Student Intercollegiate Sports Injury Plan

If you are participating in an intercollegiate sport with Earlham, an excess insurance plan is provided by the College. This is a secondary plan and will only pay after your primary insurance plan has paid. Copies of this plan are available in the Business Office and from the Athletic Trainer. The Intercollegiate Sports Injury Plan has a \$250 deductible. However, if you are covered under the "Student Injury & Sickness Insurance Plan", that \$250 deductible is waived.

If either policy does not pay in full, you may want to check with your parents to see whether they may be carrying separate insurance coverage on you as a primary carrier. Please note that it is your responsibility to be sure that your medical bills are handled properly. If you have any questions, please call the Business Office Secretary at extension 1411 or come to the Business Office between 8:00 a.m. and 4:30 p.m., Monday through Friday.