

FAQs

What does this plan cover?

This plan will cover accidental injuries that occur whether you are on or off campus – 24/7/365.

Examples of an accidental injury is broken leg, sprained ankle, or shoulder dislocation. This plan is NOT for sickness or conditions such as pneumonia, diabetes, high blood pressure or pain you have had for a while that was not the result of an accident. The plan limit is \$5,000 and paid at 100% of usual, reasonable, and customary with no deductible.

What if I have other insurance?

This plan is secondary to all other plans. You must submit any medical bills to your personal insurance or auto insurance before this plan will consider any charges. This plan will pick up eligible expenses that have been applied to your primary insurance deductible or any copayments you may have.

What if I do NOT have insurance?

This plan will respond as primary. However, keep in mind this plan is limited to \$5,000 per accident. This plan is not meant to replace your health insurance as it does not cover sickness or conditions. It is however provided to help with unexpected accidents!

Will this insurance cover me for accidents suffered while playing intercollegiate sports?

No, but it will cover you for accidental injuries suffered during club or intramural play.

What do I do if I have a claim?

Please go to www.eiia.org/institution/st-olaf-college/ to complete the fillable ID card so you can present this to your medical provider. By providing this ID card the medical provider will automatically send in the appropriate medical bills and explanation of benefits of your primary insurance if you have other insurance. This will ensure your claim is paid timely.

What needs to be submitted to the Claims Administrator for consideration?

1. Claim Form
2. Itemized Medical Bills (please make sure you show your ID card so your medical provider can submit this on your behalf)
3. Explanation of benefits from your primary insurance carrier (again, please make sure you show your ID card so your medical provider can submit this on your behalf)

Do I need to complete a claim form?

Yes, please go to www.eiia.org/institution/st-olaf-college/ to complete the fillable claim form and follow the instructions on the claim form. Please complete and submit a claim form for each injury within 6 months of the date of injury. All medical bills must be submitted within 12 months of the date of treatment. Claims will be denied if they are not received on time.

If I have a question about my claim or benefits, who do I call?

You should contact the claims administrator at 877-497-4980. They will be able to help you with your questions and benefit information.