

Student Accident Claims

Note to all parents with AIG Personal Accident Claim Form Effective: July 1, 2020

Since July 1, 2009 all students within the Diocese of Jefferson City have been covered by a Student Accident Policy. This Policy is a Full Excess Policy meaning if a student (Pre-K thru 12) is injured during school due to an accident it will pay covered medical expenses not covered by the student's individual health insurance, subject to limitations and exclusions (**payment is not guaranteed**). The policy is underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

In addition to the fully completed Personal Accident Claim form attached (should be completed within 30 days of incident), AIG/National Union will need an itemized billing statement from each of the providers that were seen as a result of the injury (doctors office, hospital, etc). To receive the itemized billing statements, you must call the hospital or clinic and ask to speak with a representative in the billing department. The itemized billings go by the code UB-04, UB-92, CMS 1500, CMS 1200, or commonly known as the "HCFA" form. They can mail you a copy. ***Please note that the itemized billing statements are different from the billing statements you normally receive from the provider.*** AIG/National Union Fire will not accept an invoice for payment - it must be one of the itemized billing statements listed above.

The other item needed is the Explanation of Benefits (EOB) from your current medical insurance company, which shows the charges of each provider, what has been paid, and the balance due. There should be an EOB to match up to each provider's itemized statement. The Diocese student accident policy pays only after your primary medical insurance has paid.

All information should be mailed to the address below within 90 days of the incident. Once we receive this information from you, we will send all the information to AIG/National Union for processing. The processing of the claim takes approximately 6-8 weeks once they receive all the information needed; therefore, it may be prudent to pay any remaining cost to the providers and have AIG/National Union Fire reimburse you directly if covered. This will alleviate any past due billings being sent to collections. It is your responsibility to the provider to pay their bill in a timely manner.

You may contact Mary Baysinger (573-634-2122, x1320) at Winter-Dent & Co with any questions. The Personal Accident claim form and all itemized billings should be mailed to:

Mary Baysinger
Winter-Dent & Co
PO Box 1046
Jefferson City, MO 65102