

Claim Kit

STUDENT ACCIDENT COVERAGE

How to File a Claim

CLAIM FORM

- **Complete and submit the Claim Form to ISDA Claims Administrator no later than 90 days after the date of injury.** You should not wait until you have all the bills and Explanation of Benefits because you may miss a due date.
- **DO NOT** leave the Claim Form with the physician or hospital.
- A school official must complete the Claim Form. Do not leave any blank spaces or write "N/A" in any space.

ITEMIZED BILLS

- **Itemized bills must be submitted to ISDA Claims Administrator immediately as you receive them, but no later than 90 days after the date of treatment.** Itemized bills include (1) CMS-1500 (physician/ancillary charges) and (2) UB04 (hospital charges). All bills must include patient's name, date of service, total charge, procedure and diagnosis codes.
- If you already paid the bill(s), include the receipt or a copy of your cancelled check. Payment will be made to the provider(s) of service (hospital, physician, radiologist, etc.) unless a paid receipt or statement from the provider accompanies the itemized bill showing the bill was paid.

EXPLANATION OF BENEFITS (EOB)

- Your medical/dental provider must submit the bills to your primary insurance carrier first. You will receive an Explanation of Benefits (EOB) from your primary insurance carrier or claims administrator (Blue Cross, Group Health, Prudential Insurance, etc.) after they have processed your claim. **EOBs should be submitted to ISDA Claims Administrator immediately as you receive them, but no later than 180 days after the date of treatment.** Your claim will be held pending receipt of this information.

GENERAL INFORMATION

- Send claim documents to the following address within the required time frames stated above.

Student Accident Claims
ISDA Claims Administrator
333 West Wacker, Suite 1200
Chicago, IL 60606

Telephone: (800) 419-3206

Email: SAClaims@one80.com

- Benefits will not be paid unless you submit itemized bills and Explanation of Benefits, if you have other insurance, and they are submitted within the required time frames.
- Benefits under the Student Accident Coverage Plan are not guaranteed. Upon our receipt of acceptable, complete and timely claim documentation, benefits will be determined in accordance with the terms and conditions of the Plan of Coverage.
- Review the Student Accident Coverage brochure for a summary of benefits, limitations, and exclusions. The brochure is available at www.wcsit-isda.com/sa. An identification card is included in the brochure. Please cut out the ID card and carry it with you. This ID Card should be presented to the hospital, Doctor and Dentist along with your primary insurance ID card (if applicable) whenever you seek medical or dental services for a school related injury.
- Please remember that this plan is **EXCESS** to all other valid coverage. You **MUST** file a claim with your primary insurance carrier first, even if you have a large deductible.
- Students must be treated by a licensed medical or dental provider **within 30 days** from the date of the covered injury.