Dear Parent or Guardian:

This letter is to inform you about the college’s insurance policy in case your son/daughter is seen by a doctor for an injury that occurs while participating on an athletic team here at Washington & Jefferson College. You will see on the bottom of this page, the address and phone number for the College’s insurance company for you to send any papers or if you have any questions regarding the insurance.

Please be reminded that all students are required to have health insurance coverage during the entire school year, either through a family or individual policy, or through a policy made available to students which may be purchased through the College. It is important to note that the health coverage purchased through the College does NOT cover injuries which occur during participation in intercollegiate sports.

The insurance purchased through a family or individual policy or purchased through the College is the PRIMARY INSURANCE. All claims will be billed to this insurance. Therefore, it is imperative that you FOLLOW YOUR PRIMARY INSURANCE CARRIER’S MANAGED CARE GUIDELINES relative to participating providers, covered charges, number of allowable visits, referral procedures, network physicians, etc. Your primary health care plan coverage designs may vary and often incorporate deductibles, co-pays, etc., which will be YOUR responsibility.

In addition, the College purchases SECONDARY COVERAGE for the students participating in intercollegiate athletics. This coverage provides a secondary level of medical coverage. However, this secondary insurance, like all health insurance policies, has limitations of coverage. Any costs not paid by the combination of primary and secondary insurance (including the $500 deductible) would be your responsibility. Should your primary insurance not cover the injury for some reason, please be aware that the secondary insurance provided by the College carries a $500 deductible, which YOU will be responsible to pay. Should you need to use the secondary coverage, please check with the provider of the secondary coverage PRIOR to obtaining any medical procedures, tests or doctor visits to ascertain coverage. The secondary insurance does not cover all procedures, tests, doctor visits, etc so it is imperative that you contact the provider of the secondary coverage to determine if there will be costs not covered, which you would be responsible to pay, in addition to the $500 deductible of the secondary coverage.

The College CANNOT guarantee, however, that all medical bills relative to a sports injury will be paid in full.

Once again, medical bills should NOT be submitted to the College, as this will only delay the processing of the claim. Any paperwork or questions regarding the insurance or unpaid bills of the injury should be directed to the College’s insurance company, BMI Benefits LLC, at the address listed below and not the W&J Athletic Training Office.

Sincerely,

Mike Lesako
Head Athletic Trainer
Washington & Jefferson College

Thomas Szejko
Associate Vice President for Business
Washington & Jefferson College
(724) 503-1001, ext. 6009

Medical bills and Explanation of Benefits (EOB) papers should be submitted to:
BMI Benefits LLC c/o Heidi Piskin
PO BOX 511
Matawan, NJ 07747

Any questions should be directed to: 1 (800) 445-3126