

# Accident Insurance

## Summary:

Congratulations! As an enrolled student at **Oklahoma Panhandle State University**, you have been provided Accident Insurance Coverage. This accident insurance product is excess of your primary health insurance coverage or will serve as a primary accident plan in the event you are uninsured. This is a valuable benefit should an unforeseen accident occur – especially one that requires significant medical payments.

A summary of the coverage you have in effect is as follows:

- \$5,000 benefit per injury – 24-hour Accident Coverage (excluding Intercollegiate Sports Injuries)
- \$5,000 benefit per injury – Intercollegiate Sports Accident Coverage (only applicable to student-athletes)
- \$15,000 maximum benefit - Accidental Death, Dismemberment (AD&D) or Loss of Sight benefit
- Deductible Amount - \$0
- Benefit Period - Two-Years
- Co-insurance Percentage - 100% of Usual, Reasonable & Customary (URC) Charges
- Type of Coverage - Full Excess
- Claims Administrator – BMI Benefits
- Insurance Carrier – QBE
- Effective Date – August 1, 2024 through July 31, 2025

## Benefits:

- If you do not currently have insurance, this plan will provide you with accident insurance coverage
- If you do have insurance, this accident plan will provide coverage to consider costs related to deductibles, co- insurance, co-payments or possible denials relating to your personal insurance
- This coverage is worldwide 24/7 and will protect you on and off campus (See Description of Coverage for a listing of exclusions)
- This program will cover accidents related to participation in intercollegiate sports.

We understand that many questions exist regarding a new product of this nature; to follow are some frequently asked questions and responses that should help:

## QUESTIONS & ANSWERS

Q: Will this policy cover accidents that are not related to a specific school related activity?

A: Yes. This coverage is worldwide 24/7 and will protect you on and off campus.

Q: Will this policy cover participation in organized activities such as club and intramural sports?

A: No. This policy excludes coverage for participation in club and intramural sports.

Q: Will this policy provide coverage if I am sick?

A: No. This is accident only coverage. Benefits are not payable for loss due to sickness.

**Q:** If I have primary health insurance what benefits will I receive from having this accident coverage?  
**A:** This accident plan may cover various out-of-pocket expenses such as deductibles, denied benefits, co-payments and co-insurance fees that you may be responsible for from your primary health insurance plan.

**Q:** Can I receive a refund if I withdraw from school?  
**A:** No.

**Q:** If I enroll either in the Spring semester or for summer school can I receive a pro-rated premium?  
**A:** No

## **CLAIM PROCEDURE**

Should you need to file a claim you can obtain the required Claim Packet from (person) in (location). You will also need to include itemized bill(s) and Explanation of Benefit (EOB) statements from your primary insurance company with the completed claim form. The Claims Packet will provide detailed directions for claims submission.

We hope you find this accident protection to be beneficial while providing an additional piece of mind. Any additional questions should be provided to the appropriate school representative.

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## **Policy Highlights and Notable Exclusions**

A listing of Policy Highlights and Exclusions are available upon request from your identified school representative.