

Dear Sports Club Athlete:

The Associated Students of San Diego State University provides an Excess Secondary Insurance Plan through Health Special Risk, Inc. (HSR). The insurance policy is accessed only in the event of injury and an injury claim form has been completed for processing. Such insurance may be utilized only after all other valid and collectible insurance policies, which may cover the student-athlete, have been exhausted. If medical expenses exceed the usual and customary limits provided by the primary insurance provider, it is then referred to the secondary carrier for consideration. The Excess Secondary Insurance Plan applies only to injuries which occur directly as a result of participation in sports club activities (practices, competitions, and travel) through San Diego State University. The secondary insurance provider will not pay out any expenses until the deductible for the primary insurance provider has been met.

In the event the student-athlete does not have medical coverage, this policy can serve as the primary. When choosing to use the AS/Sports Club insurance as the primary provider, the student athlete is responsible for the \$100 deductible that is associated with the policy. The insurance provider will not pay out on any expenses until the deductible has been met for the policy. AS/Sport Clubs is not responsible for deductibles or co-pays that the student athlete may incur.

Exclusion or failure to provide accurate insurance information on the Athlete General Information Form or the Insurance Claim Form will result in the non-payment of medical expenses received as a result of sports club participation, and may also result in expulsion from the club team. Please note the Excess Secondary Insurance Plan may not cover all medical expenses. In the event medical expenses exceed the usual and customary limits provided by an individual's primary insurance provider and/or the Sports Club secondary insurance provider, the student- athlete will be responsible for any excess charges that may result from participation. The SDSU policy only covers acute care and accidental injury occurring during scheduled practices or competitions, and travel to and from scheduled competitions.

**Procedure for Filing an Insurance Claim:**

1. An injury/accident report form must be filled out with the Intramural Sport & Sport Clubs Coordinator. No claims can be processed without this form.
2. Athlete must submit a fully completed claim form within 90 days of an injury.
3. All claim(s), no matter the amount, must first be submitted to either the student's primary insurance company or HSR, Inc. for payment.
4. After the claim(s) has been submitted and acted upon in some manner by the student-athlete's primary insurance carrier, and the claim(s) is in excess; you may

forward them to the provider, and any excess balances may be filed with the Excess Secondary Plan. Also, please forward a copy of all correspondence regarding your claim(s) (explanation of benefits, letters of denial, canceled checks, etc.) to the Sport Club Office.

5. Provide the medical provider with the notification of secondary insurance (attached).
6. The student-athlete is responsible for any deductibles/co-pays that may be associated with their primary and secondary insurance providers.
7. Secondary insurance provider will not pay out any expenses until the deductible for the primary insurance provider has been met.
8. In the event the student athlete does not have a primary insurance provider, the AS/Sports Club insurance can serve as the primary.
9. To utilize the AS/Sports Club insurance, the student athlete is responsible for the \$100 deductible that is associated with the policy.
10. Financial responsibility lies with student-athlete. AS/Sport Clubs is willing to assist in any way possible, but ultimately the financial responsibility is of the student athlete.
11. Failure to report the injury to the appropriate source within 90 days from the date of the injury will forfeit the student-athlete's privilege to use the Excess Secondary Plan.

Dear Provider:

The athletic-accident insurance for \_\_\_\_\_ is for the period of August 1, 2016 through July 31, 2017. This is **“EXCESS”** or **“SECONDARY”** to any other group or personal insurance benefits the patient may have. This means any claim for benefits must first be filed with the student-athlete’s primary insurance. After the primary has paid all available benefits, the secondary provider Health Special Risk, Inc. (HSR, Inc.) will then consider remaining amounts based on Usual & Customary charges. In the event the student-athlete does not have medical coverage, this policy may serve as the primary.

Once you have received payment from a primary provider, you may bill the secondary provider’s office directly for remaining charges. Claims should be directed to policy SB20CC-050171-148. Claims cannot be considered for processing without the following:

- Itemized Billing - must show ICD9 codes, CPT codes and your Tax ID number - (standard HCFA, UB92, or UB04 forms)
- EOB from Primary Insurance
- Operative Reports-Surgical Procedure

Billing address: Health Special Risk, Inc. (HSR)  
HSR Plaza II, 4100 Medical Parkway  
Carrollton, TX 75007  
(972) 512-5600 | 800-328-1114 (toll-free)  
(972) 512-5820 (HSR fax)  
claims@HSRI.com

Should you have any additional questions, please contact the following:

DeJuan Benford, Manager  
Intramural Sports & Sport Clubs  
San Diego State University  
Aztec Recreation Center  
5301 55<sup>th</sup> Street  
San Diego, CA 92182-4010  
619-594-4280, Fax: 619-594-2255

Thank You,

DeJuan Benford