

**QUESTIONS & ANSWERS REGARDING
EDUCATION/TRAINING STUDENT ACCIDENT COVERAGE
8/26/2013- 8/26/2014**

- Q. What does Excess Coverage mean vs Primary Coverage?
- A Primary policy will pay regardless if student has other insurance while an Excess policy will pay over and above what the Primary policy paid. For example, if student was billed by hospital \$350 and their primary policy paid \$200, the Hartford Life and Accident Insurance Company (Hartford) policy will reimburse the student \$150.
- Q. What if student does not have any other insurance?
- Hartford will pay claim in the same manner as if the coverage was on a Primary basis
- Q. What if the student has a deductible under their other insurance?
- Hartford will reimburse the student for any deductible under their other policy
- Q. What if the student has a co-insurance under their other insurance?
- Hartford will reimburse the student for any co-insurance under their other insurance

NEW CLAIMS PROCEDURES

- Q. Who is Fringe Benefits Coordinators, Inc.?
- They are the Third Party Administrator who handles the claims on behalf of Hartford.
- Q. How will claim be filed?
- Claim forms will be available on the Fringe Benefits website under Forms: <http://www.fbc-inc.com/>. Go into FL Colleges & select Hartford Claim Form 2012-2013. Follow instructions on how to complete this form, print, have signed and forward to Fringe Benefits (address, etc on claims form). Please note the students Social Security # should be shown on claim form.
- Q. What is an EOB?
- This is an Explanation of Benefits form which is furnished to the student from their other insurance company outlining what they paid and what they did not pay. This form is then sent to Fringe Benefits so they can determine what additional funds are due the student.

NEW CLAIMS PROCEDURES CONTINUED

Q. Please explain the flow of a claim

- Once an injury has occurred under the Student Accident coverage:
 - Go to <http://www.fbc-inc.com> and complete claims form, print, have signed and forward to Fringe Benefits
 - If student has other insurance, they must file with their other insurance company
 - When student receives EOB from other carrier, they must forward to Fringe Benefits
 - DO NOT WAIT UNTIL EOB IS RECEIVED FROM OTHER CARRIER TO SUBMIT CLAIM FORM TO FRINGE BENEFITS, AS THE CLAIM MUST BE SUBMITTED TO FRINGE BENEFITS WITHIN **30 DAYS** OF FIRST TREATMENT TO AVOID THE CLAIM BEING DENIED.

Q. What if we have a death claim?

- Please follow instructions above **EXCEPT** forward claim to FCSRMC, 4500 NW 27th Avenue, Suite D2 Gainesville, FL 32606 Attn: Justin Piazza OR fax to Justin Piazza @ 352-955-2069 or email Justin Piazza at jpiazza@fcsrmc.com as we will forward claim directly to Hartford for handling.