

ST. PETERSBURG COLLEGE
MEMORANDUM

TO: St. Petersburg College Student Athlete or Parent/Guardian
FROM: St. Petersburg College Risk Management
SUBJECT: 2011/2012 Intercollegiate Athletic Excess Medical Insurance Coverage

St. Petersburg College provides an excess medical insurance policy for all of its intercollegiate athletes to cover injuries sustained during official intercollegiate athletic activities. **This policy, at no cost to the athlete, provides secondary coverage; that is, it pays after the primary insurance carrier has paid their portion.**

All athletes must file claims with the primary insurance company first (if applicable). This means that any claims for athletic injury must first be filed with the student, parent or guardian's insurance plan or any other valid and collectible medical insurance coverage. Not following this step will delay the claim process.

After all other insurance, if any, has paid all available benefits, the College Athletic Accident Insurance will pay the charges for eligible injuries which the primary coverage has not covered or fully paid, up to the usual and customary charge in our area. Eligible injuries must be reported on forms available through the coaches for the secondary policy at the time of incident. In filing a claim, the athlete or parent/guardian must complete the Student Information form, the Authorization to Release Information form and complete Section 3 of the Summit America claim form. The coach upon completing and signing Section 1 and 2 of the claim form will send all forms to the Athletic Director for review. The Athletic Director will then forward all forms to Risk Management. Risk Management will send the claim through Summit America Insurance Services. Summit America will coordinate all other aspects of the claim with the athlete/parent/guardian. NOTE: **CLAIMS MUST BE FILED WITH SUMMIT AMERICA WITHIN 30 DAYS OF INJURY IN ORDER FOR VALID CLAIMS TO BE PAID.** In order to meet filing guidelines, all primary carriers' explanation of benefits must be filed with Summit America within one year of the date of service.

IMPORTANT NOTE: All bills and Explanation of Benefits should be sent by the athlete directly to the claims administrator at Summit America. In order to meet filing guidelines, all primary carriers' explanation of benefits must be filed with Summit America within one year of the date of service.

Contact Information:

Summit America:
7400 College Boulevard, Ste. 100
Overland Park, KS 66210
800-955-1991

Your cooperation in providing the requested information will assist in expediting the processing of claims for athletic related injuries. If you have any questions, please contact the Athletic Director at 727-341-3408 or Risk Management Office at 727-341-3080.