

Terms to Know

Accident – an unexpected injury (such as a slip or fall) which is not due to any fault or misconduct of the injured person. Accidents do not include pre-existing medical conditions (such as heart attack, seizures, fainting spells, or other conditions that have already been medically diagnosed).

Explanation of Benefits (EOB) – a statement from an insurance company that explains the insurance benefit that has been paid.

Maximum Benefit – this is the highest amount of money the insurance company will pay on your claim.

Primary Insurance – insurance you may already have that must receive and process your claim before secondary insurance begins to pay.

Itemized Bill – a bill for medical services that includes medical service codes and outlines exactly which services were given and at what cost.

Maximum Benefits

Benefit Period	This policy will only pay eligible costs incurred within 365 days from the date of the covered accident
Accident Medical Expenses (within one year of accident)	\$50,000.00
Accident dental expenses (per tooth)	\$500.00
Single loss of member (leg, arm or eye)	\$12,500.00
Double loss of member (leg, arm or eye)	\$25,000.00
Accidental loss of life	\$25,000.00

Remember, many health care services are available **FREE** or at nominal cost from our on-campus medical clinics.



SLCC On-Campus Medical Clinics
 Redwood Campus 957-4347
 South City Campus 957-3323

Have an Accident?



Student Accident Insurance at Salt Lake Community College

We hope you will never have a serious accident on campus, but accidents do sometimes happen. Our free on-campus medical clinics can take care of some injuries and medical conditions but if you need attention for a serious accident-related injury, you will have to go off campus at your own expense. That's why, if you are a registered student who has paid tuition and fees, SLCC has purchased limited accident insurance on your behalf.

If you have an accident on campus (or on your way directly to or from school) you may be eligible to file a claim.

Since you are a student at the College, you may be covered by the student accident insurance policy. If you already have insurance, this policy would only pay expenses your other insurance does not pay. If you want to file a claim, you must do so within 90 days from the date you were injured. Also, you must have received medical treatment for your injury within 30 days of the date you were injured.

If you have any other insurance, please submit a claim to them first. They will provide your primary insurance coverage. After the primary insurance has paid, the student accident insurance may pick up unpaid co-pays or deductibles. You will need the “Explanation of Benefits” form from the primary insurance company and an itemized statement from the doctor or hospital to submit with an accident claim form.

If you do not have any other insurance coverage, you are responsible for paying your medical bills. You may submit an itemized statement from the doctor or hospital with an accident claim form. Student accident insurance may reimburse some or all of your accident related expenses.

How do I know if I can make a claim?

You may make a claim if:

- you are a registered student of SLCC.
- AND**
- you have an accident while attending and/or participating in activities sponsored by SLCC.
- OR**
- you have an accident while traveling directly to or from your home to SLCC.



How do I Make a Claim?

1. Report the accident.

Report your accident as soon as possible to one of the following places:

Office of Risk Management
957-4533
957-4041
815-7555

2. Request an accident claim form.

Contact the SLCC Office of Risk Management at 957-4533 to request an accident claim form. You may also pick up a claim form in the Administration Building, Room 144H or print it from the web at www.slcc.edu/riskmanagement/rmservices/student-accident.asp

3. Fill out the claim form.

Fill out the accident claim form. If you have other insurance, please submit a claim to them first. They will provide your primary insurance coverage. If you do not have any other insurance coverage, submit an itemized statement of charges with the accident claim form.

4. Submit the claim form.

Submit the completed claim form, itemized bills and explanation of benefits to:
Annette Palmer, Office of Risk Management,
PO Box 30808, SLC, UT 84130-0808

5. Be patient.

The average time for claims to process is 6-8 weeks. Making sure you have submitted the correct itemized bills can speed up the process.

6. Questions?

If you have any questions you may call the SLCC Office of Risk Management at 957-4533.