

# STUDENT HEALTH SERVICE

Yuba College  
2088 North Beale Road  
Marysville, CA 95901  
530 741 6818

## **WHAT YOU NEED TO KNOW ABOUT THE STUDENT ACCIDENT INSURANCE COVERAGE**

There is a 52-week deadline in which your medical treatment can be covered by our insurance- but this only applies if you have received treatment within 120 days of your injury- otherwise the claim will be denied.

### **Your Responsibilities:**

You, not the insurance company or the college, are responsible for your medical bill(s). You must ensure that all claim forms have been filled out properly and sent either to the insurance carrier or Student Health Service. Please do not assume that the college pays for your bills. It does not, and the insurance company will not pay unless the proper forms are filled out and submitted to them.

### **If you have your own insurance coverage:**

The student accident insurance coverage, which is provided by Yuba College, is a *secondary* carrier. This means that benefits are paid only after your own insurance company has paid charges on your claim. An Explanation of Benefits form, which is sent to you by your insurance company, and itemized statements from service providers must be submitted so that remaining charges may be paid.

### **If you do not have any other insurance coverage:**

If the student accident coverage provided by Yuba College is the only insurance coverage you have available, charges for initial emergency care, are usually covered 100%, for usual customary charges, except for ambulance costs. Ambulance costs are limited to \$150 regardless of the total charge. Also, there is a limit to coverage for physical therapy if needed. If you are able to do so, you should call the insurance carrier or insurance agent prior to having any medical procedure performed, so that you will know the extent of coverage. You will be responsible for any costs not covered.

Additional information, other than what you have provided on the original insurance claim form, may be required from you. Any correspondence from the insurance company regarding your claim will be forwarded from our office to you. Any delay in providing additional information will delay the processing of your claim.

Insurance claim forms, further information or assistance is available to you through the Student Health Service. Please do not hesitate to stop by or call us at 530 741 6818, if you have any questions regarding your claim.

**Insurance Agent**  
Benton Stirnaman  
311 5<sup>th</sup> Street  
Marysville, CA 95901  
530 742 8234

**Insurance Carrier**  
Health Special Risk, Inc.  
HSR Plaza  
4001 N. Josey Lane  
Carrollton, Texas 75007  
972 492 6474

By signing this form I am confirming that I have received, read and understand the above information

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_