

BMI BENEFITS, L.L.C

Student & Sports Accident Insurance Claims Filing Instructions

1. **BMI Benefits Accident/Injury Claim Form:** Please make sure to complete the accident claim form and submit to BMI Benefits.
2. **You must attach copies of your primary carrier's Explanation of Benefits (EOB) and all itemized medical bills (known as HCFA's, UB-04's or UB-92's).** The itemized medical bills should show the ICD-9 and CPT codes for the services provided, as well as other necessary information for insurance processing. Balance due statements are not itemized bills. The insurance policy is an excess insurance, which means benefits are provided after any other valid and collectible insurance and processed the medical claims. You can also contact the medical provider, tell them you have secondary insurance, and give our billing information to bill BMI directly.
3. **In regards to claims for a dental injury, the policy will cover accidental injury to sound, natural teeth. The claim must be submitted to both the dental insurance and the medical insurance if available. In regards to reimbursement for prescription expenses, we will need a copy of the itemized prescription bill. Cash register receipts only will not suffice.**
4. If you have already paid the medical service provider and wish to be reimbursed directly, please attach a paid receipt or statement that verifies the payment along with the itemized bills and primary EOBs.
5. Submit the completed claim form, itemized bills and primary insurance Explanation of Benefits to BMI Benefits, LLC. Claims can be submitted via mail, fax, or e-mail.

Fax 732-583-9610	Mail BMI Benefits, LLC PO Box 511 Matawan, NJ 07747	Email julie@bobmccloskey.com
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6. You may contact BMI Benefits, LLC at 800.445.3126 to discuss your claim. Julie Freeman (ext. 134) manages the claims for Point Loma at BMI. Please be aware that settlement of your claim may take several weeks to process. When contacting BMI Benefits, please have your claim form available to ensure prompt assistance.