

# U.S. AMATEUR SOCCER ASSOCIATION ACCIDENT AND HEALTH PLAN

## ADDITIONAL INFORMATION

The Accident and Health Plan under the U.S.A.S.A. policy provides a supplementary/excess combined maximum benefit not to exceed \$5,000 per incident after the incident deductible of \$400 has been satisfied. Only allowable charges may be applied to the deductible or paid in accordance with policy limits. Medical charges for injuries incurred only at the time of the covered accident are eligible. The injured participant must seek treatment for the claimed accident within 60 days of the injury. Services other than those with prestablished maximums are subject to plan guidelines. (This is a benefit description only, not a guarantee of payment.) A more detailed summary of benefits will be provided to the participant upon request.

Claim forms with incomplete information will require additional information requests that delay payment. Should you receive a request for additional information, please respond promptly.

## QUESTIONS & ANSWERS

### 1. What is a Primary Carrier?

The Primary Carrier is the insurance company who will consider your medical expenses first and issue any eligible payments. A primary Carrier is any Health Insurance Plan through your place of employment, a family plan through a relative's place of employment, a University health plan for college students, Retirement policy, or other accident policies and/or Medicare.

### 2. What is Excess or Supplementary coverage?

It is a coverage that will reduce your out of pocket expenses after your Primary Health Insurance has paid your eligible medical expenses.

### 3. What if I do not have any other Health Insurance?

Then, the U.S.A.S.A. plan will be considered the Primary Carrier. Keep in mind that if this is the case, it will not change policy limits, guidelines or procedures. You will be responsible for any difference between what the provider charged and what the insurance companies paid.

### 4. What is considered an Itemized bill?

An itemized bill will have all the following: the complete name, address, phone number and tax identification number of the provider (doctor or hospital). It will also have a diagnosis code, five digit procedure codes, dates and services rendered and the amounts charged.

### 5. What is an Explanation of Benefits?

An Explanation of Benefits (commonly abbreviated EOB) is a statement your Health Insurance company sends to you whenever they process a claim. It will show the types of service, how much was allowed, how much was applied to a deductible and the amounts charged.

### 6. How is payment calculated?

We look at what the provider charged (before primary carrier calculations) and determine the maximum allowable based on our limits. Then, we check to see if you have satisfied your accident deductible. If the deductible has not been satisfied, we subtract the deductible amount from the allowed charges. If there is a balance left, we then look to see what the primary carrier paid. This is deducted as well. Any balance due, after the above calculations, is remitted to the participant or health care provider.

### 7. Do I have to fill out a claim form every time I am submitting bills?

No, additional forms are not needed once we have received your validated claim form. Additional medical bills and Explanation of Benefits can be sent directly to the insurance company for handling.

#### California

For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. California Insurance Frauds Prevention Act 1871.2

#### New Jersey

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties

#### Florida and Idaho

Any person who knowingly and with the intent to injure, defraud, or deceive any insurance company files a statement of claim containing any false, incomplete or misleading information is guilty of a felony. In Florida, this is a third degree felony.

#### New York

Any person who knowingly and with intent to defraud any insurance company or other persons files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact or material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

#### Indiana

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

#### Ohio

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

#### Kentucky

Any person who knowingly and with intent to defraud, or deceive any insurance company or other persons files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

#### Oklahoma

Any person who knowingly & with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete, or misleading information is guilty of a felony. (360.S. 5361.1)

#### Nevada

Pursuant to NRS 688A.291, any person who knowingly and willfully files a statement of claim that contains any false, incomplete or misleading information concerning a material fact is guilty of a felony.

#### Pennsylvania

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such a person to criminal and civil penalties.

#### New Hampshire

Any person who, with purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.