

To: Parents of Athletes
From: Athletic Training Staff &
Lori Rafferty, Ph.D., ATC
Director of Sports Medicine

Re: Medical Bills for Athletic Injuries

Saint Joseph's University has an insurance plan through Cigna to cover the excess cost of athletic injuries. The following are the procedures to follow if your son or daughter becomes injured while participating in intercollegiate athletics at Saint Joseph's University:

1. Your insurance is considered **primary**. This means that all bills must be submitted through your insurance company **first**.
2. Once you have received the Explanation of Benefits (EOB) that details how much of the bill your insurance company will pay, submit this and the **bill** to SJU or send them directly to the school's insurance administrator. If you fail to submit or return these items in a prompt manner it may affect your or your child's personal credit rating as you (or your child) is the guarantor. (A bill must include the date of service, diagnosis code, procedure performed and the amount). **A statement with a balance forward is not acceptable**, the insurance company will not accept this).
3. Once you have submitted the EOB and bill, then they will be submitted to the school insurance. This is considered the **secondary** coverage.
4. The school's insurance administrator is:

BMI Benefits, LLC
P O Box 511
Matawan, NJ 07747
800.445.3126
Att: Shannon Witlox

Policy #: FHH030047
Policy holder: Saint Joseph's University

5. If you give this information to the provider at the time of your visits, they can bill the secondary insurance directly. The policy is a Cigna PPO. This can be done for co-pays, out-of-pocket deductibles, out-of-network fees, etc.