



ACCIDENT CLAIMS INFORMATION - FAQ

**Version
2017**

What Does the USA Softball Accident Policy Cover?

This policy provides coverage for medical expenses that you incur as a result of your participation in USA Softball Team activities. The policy provides up to \$250,000 in Accident Medical Expense protection, subject to a deductible and 90/10% coinsurance. Treatment and medical expenses are covered for 52 weeks from the date of injury. This is a supplemental policy purchased by the USA Softball for the benefit of its members to help minimize your out of pocket expenses if you are injured playing softball. The coverage is subject to the limits, conditions and exclusions of the policy and is not designed to cover “everything.”

Are There Guidelines Under The Policy For Getting Treatment & Submitting a Claim Form?

For claims to be eligible for coverage, you must seek medical treatment within 60 days from the date of injury. The USA Softball claim form must be submitted to RPS Bollinger within 90 days or up to one year from the date of injury.

What Happens if I Have My Own Primary Medical Insurance?

Accident medical expenses are covered under the USA Softball Accident policy on an Excess Basis, meaning that benefits will only be paid under this plan after your own personal or group insurance has paid out its benefits. Once you have submitted the claim to your primary insurance plan, you can submit any remaining balances or out of pocket expenses to the USA Softball Accident plan. Send your itemized bills and EOB's (explanation of benefits) from your primary carrier with a completed claim form to RPS Bollinger to have your claim processed. Please note: It is very important that you follow your primary insurance carrier's eligibility criteria (e.g., to be treated in-network, if required by HMO, etc) in order for your claim to be eligible for coverage under the USA Softball Accident plan.

What Happens if I Have No Other Insurance?

If you have no other insurance, USA Softball insurance coverage is primary subject to the deductible, coinsurance and other policy limitations. Send the itemized bills from your doctors or hospitals along with a completed claim form to RPS Bollinger to have your claim processed.

Is There a Deductible or Coinsurance on the USA Softball Accident Plan?

Depending on the plan selected, JO players and their coaches may have a \$125 or \$250 deductible. Adult players have a \$500 deductible and umpires have a \$250 deductible. The deductible applies regardless of whether you have other insurance or not. Please check your membership ID card for details. In addition, the policy has a 90/10% coinsurance clause. This means that after you meet the deductible (if any) for medical services, the USA Softball Accident insurance pays 90% and you are responsible for the remaining 10%.



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How Can I Make Sure That My Claim Gets Paid as Quickly as Possible?

The most important thing you can do is to fill out the claim form completely and have it signed by a league official and your USA Softball State Commissioner. Incomplete claim forms are the most common reason for delays in the claims process. Another way to avoid delay is to provide RPS Bollinger with itemized bills (a "CMS-1500" is the standard form used by doctors and dentists, "UB-04" or "UB-92" are the standard form used by hospitals). And if you have primary insurance, you will need to include the explanation of benefits form (EOB) from your primary health insurance carrier.

Questions on Your Claim?

Please contact RPS Bollinger's Sports Claims Department directly at 866.267.0093 or SportsClaims@RPSins.com

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