

# Student Insurance

Powered by Venbrook Higher Education



## Student-Athlete Accident Program

2024-25



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# San Bernardino CCD- S.A.I.N Claim Filing Instructions

## Documents Needed to Start a Claim:

- **Claim Form:** Must be submitted by the college with complete details surrounding the injury. The claim form should be submitted as soon as possible.
- **HIPAA Form:** Must be submitted with every completed claim form so that anyone at the college or Student Insurance can assist with treatment arrangements, bills, appointments and any other medical information needs.
- Once completed, please email Student Insurance at [Claims@studentinsuranceusa.com](mailto:Claims@studentinsuranceusa.com) for processing. Student Insurance will send to Anthem to assign a claim control number (N#) that providers will use to bill Anthem on behalf of the claimant. Once Student Insurance has obtained the Claim Control number it will be provided to whom submitted the claim.

## Documents Needed to Pay Claims

- **Fully Itemized Bill:** Typically submitted by health care providers. In some cases, bills will be sent to primary policy holder (student-athlete or parent), in this case send a copy to [claims@studentinsuranceusa.com](mailto:claims@studentinsuranceusa.com) and a Student Insurance Representative will handle it.
- The bill must contain the actual diagnosis codes and amount charged for each treatment. This type of bills are referred to as: **HCFA-1500 for a doctor's report, or UB-04 for a hospital report.**
- **Balance Due Bill:** A statement or receipt that only shows the amount billed will **NOT** be paid
- **Explanation of Benefits (EOB):** A summary generated by an insurance company explaining how a claim was processed. It will include the insured's name, date of treatment, amount charged by the provider, the amounts covered and not covered under the insurance plan, and possibly an amount that the student/patient is responsible for.

# Primary vs. Secondary Insurance



## Primary Insurance

A primary policy is coverage that a parent may have through their place of employment, a policy purchased on the Affordable Care Act exchange, or, in some cases, a medical health insurance plan provided by the school. These are all considered “primary.” This means injuries at the college, at a supervised college event, or during a sports activity will first be handled through that primary insurance.

However, certain types of insurance have limitations, especially regarding intercollegiate sports injuries. This is why you must provide all insurance information regardless of what it may or may not cover.

## NOT Primary Insurance

- **Government-Sponsored Insurance (TriCare, Medicaid, etc.):** These plans do not pay as primary insurance when the school has accident Insurance.
- **Student Health Insurance Plan (SHIP):** SHIPs may specifically state that injuries related to intercollegiate athletics are not covered. All other injuries may be paid as primary.
- **“Religious Ministry” Plans:** Ministry plans often exclude intercollegiate athletics or rely on a discretionary claim process; coverage may not meet the institution's primary insurance requirements.

## School-Sponsored Accident Coverage

In the cases of no primary insurance, the student/athlete accident insurance policy will pay as primary for accident-related injuries within the limits of coverage under the school's policy. The institution's accident policy is for all students, including intercollegiate sports.

This is an “accident-only” plan, meaning **illnesses are not covered.**

The Anthem policy provides payment of 100% of allowed charges incurred within **365 days** following the date of injury. Treatment by a licensed medical doctor must be sought within **90 days** of the accident. Injuries must be reported to the appropriate staff or faculty for documentation of a claim before treatment.

**SCHEDULE OF BENEFITS**

<b>BENEFIT PERIOD:</b>	10 years from the date of the Covered Injury, provided the Injury occurs prior to the Expiration Date and care is Medically Necessary
<b>CLASS OF ELIGIBLE PERSONS:</b>	<p><b>Class 1:</b> All registered student athletes, student coaches, student managers and student trainers of the policyholder</p> <p><b>Class 2:</b> All registered students of the policyholder, excluding student athletes, student trainers, student managers and student coaches of the policyholder. Enrolled dependent children of registered student who are attending the policyholder's on-campus day care facility.</p>

**ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT**

<b>Principal Sum:</b>	\$10,000
<b>Aggregate Limit Amount:</b>	\$500,000
<b>Time Period for Loss:</b>	365 days

<b>CATASTROPHIC CASH BENEFIT</b>	<b>\$1,000,000</b>
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**ACCIDENT MEDICAL EXPENSE BENEFIT**

<b>Maximum for all Accident Medical</b>	<b>\$1,000,000</b>
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<b>Disappearing Deductible:</b>	<b>Class 1: \$25,000 Class 2: \$50,000</b>
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The Disappearing deductible must be satisfied before this plan will pay benefits. Amounts paid by other carriers will be used to satisfy the deductible under this plan. With a Disappearing Deductible, any amounts paid by other valid and collectible insurance toward the satisfaction of bills generated as a result of a covered accident will count toward satisfying the deductible. If the Covered Person's primary insurance makes any payment on an eligible expense, it counts toward the deductible, and amounts paid in excess of and applied to the deductible will cause the deductible to disappear or be reduced.

**ACCIDENT MEDICAL EXPENSE BENEFITS**

<b>Hospital Room &amp; Board Daily Maximum Benefit:</b>	<b>100% of the Semi-Private Room Rate</b>
<b>Intensive Care /Cardiac Care Room &amp; Board:</b>	<b>100% of Usual, Reasonable &amp; Customary Charges, (URC)</b>
<b>Hospital Miscellaneous Benefit:</b>	<b>100% of URC</b>
<b>Pre-Admission Testing Benefit:</b>	<b>100% of URC</b>
<b>In-Patient Surgical Benefits:</b>	
Primary Surgeons Maximum Benefit Amount:	100% of URC
Assistant Surgeon Benefit:	100% of URC
<b>Out-Patient Surgery Benefits:</b>	
Outpatient Primary Surgeons Maximum Benefit Amount:	100% of URC
Outpatient Assistant Surgeon Maximum Benefit:	100% of URC
Outpatient Surgical Facility Maximum Benefit per	100% of URC
<b>Emergency Room Benefit</b>	<b>100% of URC</b>
<b>Anesthesia Benefit:</b>	<b>100% of URC</b>
<b>Physician's Visits</b>	
In-Hospital Maximum Benefit:	100% of URC
<b>Physician's Visits</b>	
Office Visits (Out-of-Hospital) Maximum Benefit:	100% of URC
<b>X-Ray Benefit</b>	<b>100% of URC</b>
<b>Laboratory Benefit</b>	<b>100% of URC</b>
<b>Nursing Benefit Amount:</b>	<b>100% of URC</b>
<b>Outpatient Physiotherapy Benefit</b>	<b>100% of URC</b>
<b>Ambulance Benefit Amount:</b>	<b>100% of URC</b>
<b>Dental Treatment For Injury Only Benefit Amount:</b>	<b>100% of URC</b>
<b>OUT-PATIENT PRESCRIPTION DRUG BENEFIT</b>	
Benefit payable per prescription	100% of URC

# San Bernardino CCD- Catastrophic Coverage (Crum and Forster)

# Anthem S.A.I.N (Student-Athlete Insurance Network) HIPAA Form and Claim Form



A VENBROOK COMPANY

## S.A.I.N. Student & Athlete Insurance Network HIPAA Individual Authorization Anthem

Instructions: Please complete the form in its entirety and include as much information as possible.

Individual last name Doe	First name John	M.I.	Group ID no.
College name College Name	Social Security no. (optional)	Date of birth (MMDDYY) 0 5   2 1   9 5	Daytime phone no. (with area code) 310 828 5688
Individual street address 10801 National Blvd.	City Los Angeles	State CA	ZIP code 90064

Part A: I authorize the following person or types of people to disclose my information:  
Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company and its affiliates and agents.

Part B: I authorize the following person or types of people to receive my information (the person receiving the information must be 18 years of age or older):  
S.A.I.N. Health Group plan representatives | Athletic Personnel and/or Director of Nursing —Name:  
Chief Business Official and/or Administrator —Name:  
Name and relationship to the individual:

Part C: I authorize the following information to be used or disclosed on my behalf:  
Only limited information may be disclosed (check all applicable blocks below):  

Limited Information:	<input checked="" type="checkbox"/> Claims & payment	<input checked="" type="checkbox"/> Medical records	<input checked="" type="checkbox"/> Treatment
<input checked="" type="checkbox"/> Benefits & coverage	<input checked="" type="checkbox"/> Diagnosis & procedure (excludes psychotherapy notes <sup>1</sup> )	<input checked="" type="checkbox"/> Pharmacy	
<input checked="" type="checkbox"/> Billing	<input checked="" type="checkbox"/> Eligibility & enrollment	<input checked="" type="checkbox"/> Physician & hospital	<input type="checkbox"/> Other:

 I also approve the release of the following types of sensitive information by Anthem Blue Cross (check all blocks that apply to you):  
 All sensitive information OR Just information about topics checked below:  
 Abortion  Alcohol/substance abuse<sup>2</sup>  HIV or AIDS  Mental health  
 Abuse (sexual/physical/mental)  Genetic testing  Maternity  Sexually transmitted illness  
 Other:

Part D: The purpose of my authorization is (check one block):  
 To disclose the information at my request  
 For the following purposes: Auditing, enrollment, billing, financial analysis, stop-loss/insurance, and benefit analysis.

Part E: Expiration date. If not previously revoked, this authorization will terminate on the earliest of the following dates:  
 One year from the signature date below  
 Upon the following date, event or condition (within the one year time frame): (MMDDYY)  
 Accident date: (MMDDYY)

Part F: I have read the contents of this authorization and understand and agree to the use and disclosure of my information as specified above. I also understand this authorization is voluntary and that the person listed in Part A will not condition my treatment, payment, enrollment or eligibility for benefits on signing this authorization. I have the right to revoke this authorization at any time by giving written notice of my revocation to the person listed in Part A. I understand that my revocation will not affect any action taken before my written revocation notice is received. I also understand that information disclosed may be subject to re-disclosure by the recipient, in which case it may no longer be protected under the HIPAA Privacy Rule. I am entitled to a copy of this authorization.

Individual signature: X Date (MMDDYY):

Designated legal representative/guardian  
 If this form is signed by a legal representative/guardian on behalf of the individual, please complete the following. A copy of a Health Care Power of Attorney, a court order or other documentation establishing custody or other legal documentation demonstrating the authority of the legal representative to act on the individual's behalf must be attached.

Legal representative (print full name): Legal relationship to individual:  
 Individual signature: X Date (MMDDYY):

1 Note: This form cannot be used for psychotherapy notes. If you seek to authorize the use or disclosure of psychotherapy notes, then you will need to do so using a separate form.  
 2 I understand that my alcohol/substance abuse records are protected under Federal and State confidentiality laws and regulations and cannot be disclosed without my written consent unless otherwise provided for in the laws and regulations. I also understand that I may revoke (or amend) this approval at any time, or as described below in Part E. I understand that I cannot control this approval when this form has already been used to disclose information.

Please keep a copy of this form for your records and return the completed form to:  
 Student Insurance Co. Email to: [claims@studentinsuranceusa.com](mailto:claims@studentinsuranceusa.com)  
 10801 National Blvd., #503 Phone: 1-310-828-5688  
 Los Angeles, CA 90064 Fax to: 1-310-828-1681

Reset Form Save and Print

Corporate Privacy has approved this form and it is an accepted HIPAA Authorization for the S.A.I.N. (Student Athlete Insurance Network) Group, 1/2017

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## Student & Athlete Insurance Network Accident Claim Verification Form

Provides mail with bills to:  
 Student Health Claims Dept.  
 Attn: Claims Manager  
 21215 Burbank Blvd.  
 Woodland Hills, CA 91367



Reference S.A.I.N. Program when calling toll free: 1-866-811-7345  
 For priority issues please fax to: 1-866-366-0416

This policy is secondary coverage to all other policies, except as required by state or federal law.

Claim control no. for Anthem Blue Cross use only

To be completed by student or athlete

Student last name Doe	First name John	M.I.	Birthdate (MMDDYY) 0 5   2 1   9 5
Street address 10801 National Blvd.	City Los Angeles	State CA	ZIP code 90064
Phone no. 310 828 5688	Email address claims@studentinsuranceusa.com		

1. Give full description of injury from which you are now suffering. Tell when, where, and how it happened.  
 Fell on left arm during football practice

2. Give exact date and time when injury occurred.  
 Date: 0 1 0 1 2 0 (MMDDYY) Time: a.m. p.m.

3. When did you first consult a physician for this condition?  
 Date: 0 1 0 1 2 0 (MMDDYY)

4. Do you have other insurance?  Yes  No If yes, complete the following.  
 Other insurance coverage is through:  Parent  Self  Spouse  
 Type of coverage:  Individual  Through employer  
 Type of plan:  HMO  Other: \_\_\_\_\_  
 Group/policy no.: \_\_\_\_\_  
 Policyholder name: \_\_\_\_\_  
 Employer name (if applicable): \_\_\_\_\_  
 Insurance company name: \_\_\_\_\_  
 Insurance company address: \_\_\_\_\_

5. Are you an international student?  
 Yes  No

Sign your full name: X Date (MMDDYY): 0 1 0 1 2 0

On-Campus accidents —To be completed by college official

College name College Name	Group/policy no.	Time classes/activity began on date of injury: Time: a.m. p.m.
Did accident occur (check yes or no)	Yes No	e. During intercollegiate practice? Yes No
a. While claimant was supervised?	<input checked="" type="checkbox"/> <input type="checkbox"/>	f. During intercollegiate competition? <input type="checkbox"/> <input checked="" type="checkbox"/>
b. During sponsored activity?	<input checked="" type="checkbox"/> <input type="checkbox"/>	g. While traveling to or from a regularly scheduled activity in a supervised group? <input type="checkbox"/> <input checked="" type="checkbox"/>
c. During programmed hours?	<input checked="" type="checkbox"/> <input type="checkbox"/>	
d. On school premises?	<input checked="" type="checkbox"/> <input type="checkbox"/>	

I hereby certify that the statements made above are correct to the best of my knowledge and belief and that the above named claimant was insured hereunder at the time of the accident.

College official signature: X Printed name: Ellen Smith Title: Athletic Director Date (MMDDYY): 0 1 0 1 2 0

Intercollegiate athletic accidents —To be completed by athletic official

Intercollegiate sport name Football	Position played Safety	Did injury occur during non-traditional sports season? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Practice <input type="checkbox"/> Competition
I hereby certify that the above injury was sustained while participating in official activities under adequate organizational supervision on:			Date (MMDDYY): 0 1 0 1 2 0
Athletic official signature: X	Printed name: Ellen Smith	Title: Athletic Director	Date (MMDDYY): 0 1 0 1 2 0

Athletic and on campus accidents —To be completed by college official

Name of class or P.E.: \_\_\_\_\_

Authorization to pay benefits to provider

I authorize payment of medical payments to physician or supplier for services described for the attached statements.  
 Student/athlete signature: X Date (MMDDYY):

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Reset Form Save and Print

HC ID# (Claim ID)  
 N# (8-Digits) -  
 00000000

# Sample Provider Billing

## SAMPLE HCFA 1500

PLEASE DO NOT STAPLE IN THIS AREA

APPROVED ON 06/08/00

HEALTH INSURANCE CLAIM FORM

1. MEDICARE MEDICAD CHAMPUS CHAMPVA GROUP HEALTH PLAN HEALTH PLAN OTHER INSURANCE ID NUMBER (FOR PROGRAM NUMBER)

2. PATIENT'S NAME (Last, First, Middle Initial) 3. PATIENT'S BIRTH DATE (MM/DD/YY) 4. PATIENT'S NAME (Last, First, Middle Initial) 5. PATIENT'S ADDRESS (No. Street) 6. PATIENT'S RELATIONSHIP TO INSURED (Self, Spouse, Child, Other) 7. INSURED'S ADDRESS (No. Street) 8. PATIENT'S STATUS (Single, Married, Other) 9. PATIENT'S CITY, STATE, ZIP CODE 10. INSURED'S CITY, STATE, ZIP CODE 11. INSURED'S EMPLOYER (Include Area Code) 12. INSURED'S POLICY OR GROUP NUMBER 13. INSURED'S DATE OF BIRTH (MM/DD/YY) 14. INSURED'S SEX (M, F) 15. INSURED'S EMPLOYER'S NAME OR SCHOOL NAME 16. INSURED'S EMPLOYER'S ADDRESS (No. Street) 17. INSURED'S CITY, STATE, ZIP CODE 18. INSURED'S POLICY OR PROGRAM NAME 19. INSURED'S HEALTH BENEFIT PLAN (Yes/No) 20. INSURED'S HEALTH BENEFIT PLAN (Yes/No) 21. DATE OF SERVICE (MM/DD/YY) 22. PROCEDURE, SERVICE OR SUPPLY (ICD-9-CM, CPT, HCPCS) 23. CHARGE (UNIT, RATE, AMOUNT) 24. CHARGE (UNIT, RATE, AMOUNT) 25. CHARGE (UNIT, RATE, AMOUNT) 26. FEDERAL TAX ID NUMBER 27. PATIENT ACCOUNT NO. 28. ACCEPT ASSIGNMENT? (YES/NO) 29. TOTAL CHARGE 30. AMOUNT PAID 31. BALANCE DUE 32. SIGNATURE OF PROVIDER OR SUPPLIER (Including Degrees or Credentials) 33. NAME AND ADDRESS OF FACILITY (Where Services Were Rendered) 34. PHYSICIAN'S SUPPLIER'S BILLING NAME, ADDRESS, ZIP CODE & PHONE

APPROVED BY MAN. COUNCIL ON MEDICAL SERVICE BOD

PLEASE PRINT OR TYPE

FORM HCFA 1500 (12-98) FORM R09-1500 FORM 02/02-1500

## SAMPLE EOB (EXPLANATION OF BENEFITS)

UnitedHealthcare  
Allstate Health Group Company

GREENSBORO SERVICE CENTER  
P O BOX 742800  
ATLANTA, GA 30374-0800  
PHONE: 1-800-538-8019  
VISIT WWW.UHHC.COM FOR SELF SERVICE

PAGE: 1 OF 1  
DATE: 04/29/10  
SSN/ID #: [REDACTED]  
EMPLOYEE: [REDACTED]  
CONTRACT: [REDACTED]  
BENEFIT PLAN: PFIZER INC

### EXPLANATION OF BENEFITS

1 PATIENT/RELAT CLAIM NUMBER	2 PROVIDER/SERVICE	3 DATE OF SERVICE	4 SERVICE DETAIL		5 AMOUNT ALLOWED	6 COPIES/DEDUCTIBLE	7 PLAN COVERS	8 BENEFIT AVAILABLE	9 REPAIR CODE
			AMOUNT CHARGED	NOT COVERED					
9061912101	MEDICAL SERVICES	03/18/10	370.00	297.83	81.17		80%	84.98*	4C
		TOTAL	370.00	297.83	81.17			84.98*	
								44.64	
								20.3D	

1-3 INDICATES PAYMENT ASSIGNED TO PROVIDER

REMARK CODE(S) LISTED BELOW ARE REFERENCED IN THE "SERVICE DETAIL" SECTION UNDER THE HEADING "REMARK CODE". THIS PLAN DETERMINES BENEFIT UNDER MEDICARE FIRST PAYMENT. IF MEDICARE PAYS LESS THAN THIS PLAN'S BENEFIT, THIS PLAN WILL CONSIDER THE DIFFERENCE. THIS PLAN'S ALLOWABLE BENEFITS ARE BASED ON THE MEDICARE APPROVED AMOUNT. IF THE PHYSICIAN OR PROVIDER ACCEPTS MEDICARE'S ASSIGNMENT OR ON THE LIMITING CHARGE IF THEY DID NOT ACCEPT THE ASSIGNMENT, THE PATIENT IS RESPONSIBLE FOR THE DIFFERENCE BETWEEN THE ALLOWABLE AMOUNT AND THE TOTAL AMOUNT PAID BY BOTH PLANS. THE PATIENT MUST PAY ANY APPLICABLE PLAN DEDUCTIBLES AND COPIES BEFORE THIS PLAN CAN PAY ANY BENEFITS.

11 BENEFIT PLAN PAYMENT SUMMARY INFORMATION: \$20.30

SATISFIED 2010 TO-DATE	DEDUCTIBLE	OUT OF POCKET
FAMILY	\$1,000.00	\$1,229.77
INDV	\$500.00	\$1,129.45
PLAN YEAR 2010	FAMILY \$1,000.00 INDV \$500.00	FAMILY \$4,000.00 INDV \$4,000.00

## SAMPLE UB-04

UB-04

1. PATIENT INFORMATION

2. PROVIDER INFORMATION

3. SERVICE INFORMATION

4. CHARGE INFORMATION

5. PAYMENT INFORMATION

6. REMARKS

7. SIGNATURES

8. OTHER INFORMATION

**Excess coverage:**

We will reduce the amount payable under this plan to the extent expenses are covered under any other plan. We will determine the amount of benefits provided by other plans without reference to any coordination of benefits, non-duplication of benefits, or other similar provisions. The amount from other plans includes any amount to which the insured person is entitled, whether or not a claim is made for the benefits. This policy is secondary coverage to all other policies, except as required by state or federal law.



**Accidental death or dismemberment:**

Less of life	\$10,000
Single dismemberment	\$1,000
Double dismemberment	\$5,000

The exclusions that apply to this benefit are in the "Common Exclusions" section.

**Reporting an accident:**

Immediately report all accidents to the instructor, coach, athletic trainer, or the college health center if one is available. All accidents must be reported to the college authority and health center as soon as possible. An accident report is required to substantiate an insurance claim. Contact the health office or athletic trainer for insurance reporting forms and information. Time is of the essence!

**Do not delay reporting:** Written notice of claim must be submitted within **120 days** after the date of the accidental injury. Proof of loss (itemized bills) must be submitted within 120 days after services and supplies are received. Any bills submitted more than 12 months after the date of the service will be denied per the policy terms.

**Care providers:** Any documents, such as bills or explanations of benefits, should be mailed directly to:  
Student Health Claims Department  
Attn: Claims Manager  
2125 Burbank Blvd  
Woodland Hills, CA 91367

Anthem Blue Cross Life and Health Insurance Company may be contacted at 866-817-9464. The plan is administered by Student Insurance, 6320 Canoga Avenue, 12th Floor, Woodland Hills, CA 91367. For more information after a claim is filed, college or students may contact student insurance at 310-826-6688.

Medical and Accidental Death and Dismemberment benefits provided by Anthem Blue Cross Life and Health Insurance Company, Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association.

In California, Anthem Blue Cross is the trade name of Blue Cross of California, Inc., the service of California Anthem Blue Cross Life and Health Insurance Company.

**Note:** This is a brief outline of the current student accident insurance program. It is presented in general terms and does not include all the exact provisions and conditions of the policies involved. The master policies are on file at each college and the district office once approved by the California Department of Insurance. No individual certificates will be issued. If any statements in this information bulletin and any policy differ, the policy will govern.

**San Bernardino Community College District**

**Student Athlete Insurance Network**

A Prudent Buyer Plan  
CRAFTON HILLS COLLEGE  
SAN BERNARDINO VALLEY COLLEGE

**Information bulletin**

Plan E  
Group ID Number: 185000 Anthem Hills College  
Group ID Number: 185000 San Bernardino Valley College  
anthe.com/185000

# San Bernardino CCD- S.A.I.N Flyer

**Eligible classes and activities:**

**Eligible persons**

- **Students**
  - Enrolled and registered.
  - While attending regularly scheduled classes at college.
  - While attending college, supervised, and administratively approved activities, including club activities, or traveling under college supervision to and from college-sponsored events.
- **Student athletes**
  - Enrolled and registered.
  - While participating in or attending any regularly scheduled practice or competition supervised by an authorized representative of the college.
  - While traveling directly to and from practice or competition with other members as a group, provided such travel is supervised by an authorized representative of the college.
- **Children of students**
  - While in or about the child care facility provided by the college, provided that the facility is on the college campus.
  - While attending "Mommy and Me" classes provided by the college with their student parent, if applicable.
- **High-risk students**
  - Students who have paid the appropriate premiums, attending Fire or Police Academies associated with the college.

**Benefit deductibles:**

**Each accident deductible**

<b>Student activities deductible</b>	\$0
<b>Class I athletes activities deductible*</b>	\$0
<b>Class II athletes activities deductible*</b>	\$0
<b>Child of student in child care facility activities deductible</b>	\$0

\*Class I athletic activities: football, soccer, wrestling, surfing, gymnastics, and snow skiing. Class II athletic activities: all other sports.

Note: No deductible applies to emergency illness.

**Coverage for accident medical benefit:**

- Coverage is 100% after deductible for care that's received in the health plan's network.
  - Out-of-network PPO pays 50% of the maximum allowed amount.
- A preferred provider organization (PPO) is a care provider that has a contract with Anthem to provide services to insured persons. Members can spend less by visiting care providers in their health plan's network.
- A non-preferred provider organization is a care provider that has not agreed to provide services to insured persons. Care received from someone outside your plan's network can be more expensive.

**Schedule of benefit limits:**

- Any benefit limits and benefit percentages for Accident Medical Expense Benefits apply, unless otherwise specified, on a per-covered person per-covered accident basis. Any applicable deductibles must be satisfied within the time period specified before benefits are payable.
- Outpatient physiotherapy and acupuncture: 100% covered for treatment at a PPO provider; 92% visit/treatment received from a non-PPO provider. Combined maximum number of visits: 24 per injury.
  - Skilled nursing facility care: up to 100 days per accident.
  - Home health services: up to 100 visits per accident.
  - Prosthetic devices: up to \$1,000 per accident.
  - Durable medical equipment: up to \$2,000 medical necessity.
  - Dental injury: up to \$2,000 per injury.

**Maximum accident medical benefits:**

<b>Students and children of students</b>	\$50,000
<b>Athletes</b>	\$25,000

**Benefit period:**

Fifty-two weeks from the date of the accidental injury. First covered treatment must be incurred within 120 days from the date of the injury.

**Emergency illness benefit:**

For services authorized by policyholder: \$500 per accident.

**Common exclusions:**

In addition to any benefit-specific exclusion, benefits will not be paid for any covered injury or covered loss that results as the proximate cause of any of the following unless coverage is specifically provided for by name in the accident medical expense benefits section:

- Services or supplies that are not medically necessary.
- Commission of or attempt to commit a felony or an assault.
- Commission of or active participation in a riot or insurrection.
- Bungee jumping, parachuting, skydiving, parasailing, and hang gliding.
- Declared or undecleared war or act of war.
- Flight in, boarding, or alighting from an aircraft or any craft designed to fly above the earth's surface, except as a fare-paying passenger on a regularly scheduled commercial or charter airline.
- Travel in or on any off-road motorized vehicle not requiring licensure as a motor vehicle.
- Participation in any motorized race or contest of speed.
- An accident if the insured person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, except while participating in driver's education program.
- Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- Travel or activity outside the United States.
- The insured person's intoxication, as determined according to the laws of the jurisdiction in which the covered accident occurred.
- Voluntary ingestion of any narcotic, drug, poison, gas, or fumes, unless prescribed and taken in accordance with the physician and taken in accordance with the prescribed dosage.

• Any hospital stay or days of a hospital stay that is not medically necessary for the condition and locality.

• Services or treatment rendered by a physician, nurse, or any other person who is employed or retained by the policyholder, living in the insured person's household, and who is a parent, sibling, spouse, or child of the insured person. Services of relatives, professional services received from a person who lives in the insured person's home, or who is related to them by blood or marriage.

• Experimental or investigative. Any experimental or investigative procedure or medication if the insured person denied benefits because it is determined that the requested treatment is experimental or investigative, the insured person may request an independent medical review.

• Crime or nuclear energy. Conditions that result from: (1) the insured person's commission of or attempt to commit a felony, as long as any injuries are not a result of a medical condition or an act of domestic violence; or (2) any release of nuclear energy, whether or not the result of war, when government funds are available for treatment of illness or injury arising from such release of nuclear energy.

• Any amounts in excess of the maximum allowed amount, the maximum per accident, or the maximum per emergency illness.

• Services or supplies for the treatment of a pre-existing condition during a period of six months following the insured person's effective date.

• Voluntary payment, services for which the insured person has no legal obligation to pay, or for which no charge would be made in the absence of insurance coverage or other health plan coverage.

A complete list of exclusions can be found in the policy.



# Student Insurance and S.A.I.N Program Contacts

**San Bernardino Community College District**  
**Anthem (SAIN) - Group #s**

Crafton College – 1850VG
San Bernardino Valley College – 1850VH

<p><b>Sr. Client Executive</b> Escalated Issues, On-site visits, Staff Training, Renewals, Reporting and Invoicing and Policy Management</p>	<p><b>Brenda McBride</b> <a href="mailto:bmcbride@studentinsuranceusa.com">bmcbride@studentinsuranceusa.com</a> phone: 310-405-0671</p>
<p><b>Sr. Client Manager</b> Day-to-day contact for N# distribution, Claim/Billing Issues, and Student-Athlete Contact</p>	<p><b>Christine Donegan</b> <a href="mailto:cdonegan@studentinsuranceusa.com">cdonegan@studentinsuranceusa.com</a> phone: 818-449-9074</p>
<p><b>SAIN Claim Forms</b> Shared mailbox for claim form submissions and processing</p>	<p><a href="mailto:claims@studentinsuranceusa.com">claims@studentinsuranceusa.com</a></p>
<p><b>SAIN Provider Verification</b> <b>(MEDICAL PROVIDERS ONLY)</b></p>	<p>Reference SAIN Program phone: 866-811-7946</p>
<p><b>Claim Submission Process</b> <b>(MEDICAL PROVIDERS ONLY)</b></p>	<p>Fax or USPS Mail Claim form with all bills (HCFA1500, UB-04, and Primary EOBs)</p> <p><b>Anthem Blue Cross</b> <b>Student Health Claims Department</b> Attn: Claims Manager 21215 Burbank Blvd Woodland Hills, CA 91367 Priority Fax: 855-396-8418</p>
<p>***Electronic Billing is not available under Anthem's SAIN program***</p>	



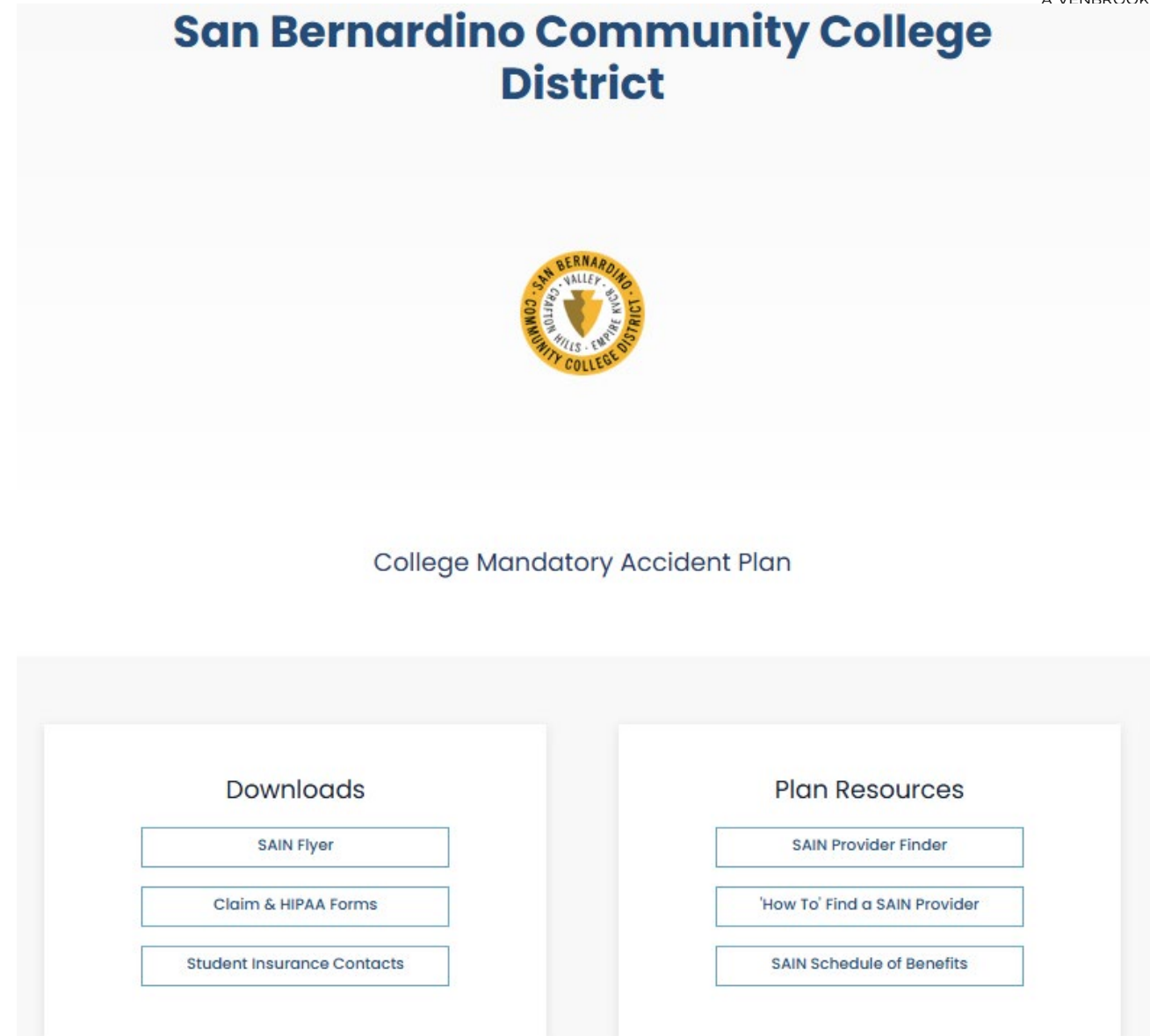
# Student Insurance Microsite:

## College Mandatory Accident Plan - Student Insurance

### Student Plans

College Mandatory  
Accident Plan

[Learn More](#)



The screenshot shows the San Bernardino Community College District Student Insurance Microsite. At the top, the text "San Bernardino Community College District" is displayed in a large, bold, blue font. Below this is the district's logo, a circular emblem with a yellow background and a black border, containing the text "SAN BERNARDINO VALLEY COMMUNITY COLLEGE DISTRICT" and "LOW HILLS EMERGENCY". The main heading "College Mandatory Accident Plan" is centered below the logo. The page is divided into two columns. The left column is titled "Downloads" and contains three buttons: "SAIN Flyer", "Claim & HIPAA Forms", and "Student Insurance Contacts". The right column is titled "Plan Resources" and contains three buttons: "SAIN Provider Finder", "'How To' Find a SAIN Provider", and "SAIN Schedule of Benefits".