

Palomar Community College District

Student Insurance accident plans give you access to the care you need to recover properly and return to school and intercollegiate sports. Please review your school's plan documents and resources via our Student Insurance website for additional plan coverage and limitations.

Visit: [Student-Athlete Accident Plan](#)

1. **I have Primary (through myself or parents). Military, or Medi-Cal/ Medicare? Which insurance will be primary vs. secondary?**
 - Private insurance (under myself or parents), this insurance must pay first. The Palomar Student Insurance coverage will pay secondary for excess charges or any out-of-pocket expenses. If you seek treatment not covered by your primary insurance a denial must be obtained before Palomar Insurance can review for payment.
2. **I have a government issued plan (Military- Tricare, Medi-Cal/ Medicare). Which insurance will be primary vs. secondary?**
 - Palomar student insurance will be your primary (pays first) to all government programs.
3. **I have a Kaiser plan under my parents or myself. How does this work?**
 - You must visit your Kaiser provider first. If treatment is outside of the Kaiser network, the provider must bill and obtain a denial before the Palomar insurance can review for payment.
4. **I have no other insurance.**
 - Palomar student insurance will be your primary coverage.
5. **Does Student Insurance cover emergency dental work (if the injury is a mouth injury)?**
 - Palomar Student Insurance covers 100% Reasonable and Customary Charges, up to \$2,000 in case of mouth injury.
6. **Does Student Insurance cover my physical therapy due to my injury?**
 - Palomar Insurance covers up to twenty-four visits for physical therapy with a physician's order; otherwise, it may result in a claim denial.
7. **How long do I have after the injury to file a claim? How long do I have to seek treatment?**
 - All injury claims must be filed within 120 days of injury. All injury claims should be as soon as the injury occurs to avoid any delays.
 - You have 90 days to seek the first treatment and 365 days to be treated for your injury.
8. **Can I visit any provider?**
 - You do have the flexibility to visit any provider. However, if you have other insurance (Private through yourself or parents or a government issued plan) as noted above- you will be responsible for providing any other insurance to your providers at time of service.
9. **Should I go to Urgent Care or the emergency room for an x-ray or imaging?**
 - In a non-emergency, visiting an urgent care is preferable. If a physician orders an x-ray or imaging within the urgent care visit it will be covered up to the plan limits.
10. **Can I get coverage for recurring injury?**
 - Athletes are covered for recurring injuries. A new injury claim is required for any new injuries and treated the same as any other injury.