

Arcadia UNIVERSITY

Student Insurance

Frequently Asked Questions

Accident Insurance

Why does Arcadia University have an accident policy?

Arcadia University is concerned about the safety and well-being of our students. Unexpected medical expenses may threaten your ability to complete your education should you suffer an injury. The accident insurance plan will pay for any expenses not covered by your health insurance for injuries related to needle stick, body fluid splatter exposure or blood borne pathogen, up to \$10,000 per accident.

Who is the insurance company?

Zurich Insurance Company

What medical services are covered by this policy:

- Doctor Visits
- Laboratory tests performed on the Insured involved in the needle stick or body fluid splatter exposure.
- Emergency room visits, if medically necessary
- Medications necessary to treat the exposure to a needle stick, body fluid spatter or blood borne pathogen.

Does the Arcadia insurance policy pay for all medical expenses related to the accident?

The Arcadia policy will pay any excess medical expenses not paid by your primary health insurance company.

Does the medical provider submit claims to Zurich?

No. Claims should be submitted to Administrative Concepts, Inc. P.O. Box 4000, Collegeville, PA 19426 Claims can be emailed to aciclaims@acitpa.com or faxed to (610) 293-9299

As a student, what am I responsible for to make sure the claim is processed and paid properly?

1. Make sure the medical provider submits the claim to your primary health insurance company
2. Once the primary health insurance company has paid their portion of the claim please send a copy of the Explanation of Benefit Statement with a "detailed" invoice to Administrative Concepts, Inc.
 - a. A billing statement showing a balance due is not a detailed invoice. The invoice must have the date of services, procedure codes, cost of the services and balance due

How do I obtain an ID card from Zurich?

An ID card has been provided on the bottom of this form.

What is the deductible?

\$0 – there is no deductible. Please keep in mind the accident plan is secondary coverage, so it only pays for expenses not covered by your primary health insurance.

Student Accident ID Card

Student Accident Plan

Cardholder is entitled to the benefits of the policy, provided the student's name is filed with the company.

Policy Date: June 1, 2022 through May 31, 2023

Group Policy Number – MCB 0552836

Deductible - \$0

Maximum benefit per accident - \$10,000

Zurich American Insurance Company

Claims Administrator at:

Administrative Concepts, Inc.

P.O. Box 4000

Collegeville, PA 19426

Fax (610) 293-9299

Email: aciclaims@acitpa.com

Filing a Claim

1. Go online to www.acitpa.com to download a claim form
2. Complete claim form
3. Attach all itemized bills relating to the claim with Explanation of Benefit summaries of your primary insurance company. Itemized bill must show dates of service, Procedure Code, and cost of services