

# How do I file a claim for an accident?

## HELPFUL HINTS:



Be sure to present your primary insurance carrier ID card and your student insurance ID card (can be found at [www.eiaa.org](http://www.eiaa.org)) to your medical providers. Most medical providers will submit the proper bill and primary insurance carrier explanation of benefits for you if you present your ID card at the time of services. If you did not tell them about this insurance you will likely have to contact them and provide them with the following information:

**Rust College Policy Number:** **US1244183**  
**Claims/Itemized Bills should be sent to:** **NAHGA Claims Services:**  
**PO Box 189**  
**Bridgton, ME 04009**  
**Phone: 877.497.4980 Fax: 207.647.4569**  
**E-mail: [eiia@nahga.com](mailto:eiia@nahga.com)**



You can find a fillable version of your ACCIDENT ID card and a fillable claim form at [www.eiaa.org](http://www.eiaa.org) > click on "For Students" and search for your school. Once you get to your home page you can find information about the plan, ID card and fillable claim form.

## WHAT INFORMATION DO I NEED TO FILE A CLAIM?

1. COMPLETED CLAIM FORM - Go to [www.eiaa.org](http://www.eiaa.org) or visit your Student Health Center. Be sure to have someone from the Student Health Center sign your claim form.
2. ITEMIZED INSURANCE BILLS - We cannot use statements to evaluate the charges. The following are the two most common itemized bills:

**UB-04** - an itemized bill typically used by hospitals and surgical facilities.

**HCFA** - an itemized bill typically used by physicians, radiologists, pathologists, etc.

3. PRIMARY CARRIER'S EXPLANATION OF BENEFITS – we will need a copy of these for each bill. Not applicable if you do not have other insurance.
4. PAID OUT OF POCKET? – we still need items 1-3 and if you paid, we will need a receipt in order to reimburse you otherwise payment will be sent to the medical provider.
5. SUBMIT – all of this information should be sent to NAHGA at the address above.

## IMPORTANT INFORMATION:



Claim forms must be submitted within 180 days from the date of injury for an ACCIDENT. All covered expenses must be submitted within 12 months from date of service or charges will be denied.

Medical Treatment must be rendered by a doctor within 90 days from the date of injury.

All additional correspondence should include your name, school and date of birth.

**STILL HAVE QUESTIONS? Call NAHGA at 877.497.4980**