

2022 STUDENT INJURY PROTOCOL

This information only applies to Bel-Rea students injured *during school-related activities*. All other non-school related on-campus injuries are subject to review prior to coverage. *This is for student injuries only.*

*****Please note that this is NOT Worker's Comp Insurance*****

Step 1: All bites and scratches are to be reported to the instructor or on-site supervisor immediately. The instructor or supervisor will determine rabies exposure risk and report the bite to the appropriate agency, if necessary.

Step 2: **SEEK MEDICAL ATTENTION.** *All animal bites should go to the nearest treatment facility immediately. If the student carries their own health insurance, it is recommended that a hospital on their provider list be used. Please note that you may seek medical attention at any Emergency Room or Urgent Care. For your convenience, a list of nearby medical facilities is attached.*

Step 3: If the student does not carry their own health insurance the student will be covered under Bel-Rea Institute's Student Accident Policy. This coverage is for \$50,000 and has a \$1,000 deductible that Bel-Rea Institute pays. The insurance company is:

United States Fire Insurance / Policy #: US949429

United States Fire Insurance will cover reasonable and customary charges. All out-of-pocket expenses (i.e. prescriptions) will be reimbursed to the student once the United States Fire Insurance claim form has been completed and returned to Ann Nemeth, Payment Office Administrator.

Step 4: If the student carries his/her own health insurance, that coverage is primary and the Bel-Rea Institute student policy coverage is secondary. The student will need to present their health insurance card to the medical facility upon check-in. All out-of-pocket expenses (i.e. co-pays, prescriptions, deductibles, etc.) will be reimbursed to the student once the United States Fire Insurance claim form has been completed and returned to Ann Nemeth.

Medical facilities are to bill United States Fire Insurance directly.

United States Fire Insurance

c/o Relation Insurance Services, P.O. Box 25936

Overland, KS 66225 - 1-800-955-1991 - (Policy # US949429)

Step 5: For questions and claim forms, please contact: Ann Nemeth, nemeth@belrea.edu
Phone – 303-751-8700, ext. 243

Step 6: The student must complete a United States Fire Insurance claim form within 30 days of the injury date. *Please note: If the student fails to complete the United States Fire Insurance Claim Form within 30 days of the injury date, all medical expenses will be the student's responsibility.*

All injured students MUST contact Ann Nemeth, Payment Office Administrator or if Ann is not available, Stacey Sloan, Business and Financial Affairs Director.