



2019-2020 U.S. Soccer Development Academy Insurance Filing Instructions

In order to make the U.S. Soccer Secondary Insurance policy and filing process easier to understand and execute, please see the FAQ sheet and direct all insurance questions to your Team Administrator.

To File a Claim

- After any injury an Participant Claim Form must be fully completed and sent to the Fairly Group by email to daclaims@fairlygroup.com or by fax to 806-377-1859 within 72 hours of the injury.
- Upon receipt of the Incident Report and verification of membership the claim will be filed by the Fairly Group to the claims administrator (HSR).
- The U.S. Soccer policy is an excess policy designed to supplement other forms of coverage and is secondary to any current policies at the time of the injury. The injured party will need to supply medical providers with other coverage information including any health insurance card and a copy of the U.S. Soccer Claims Submission Form when receiving any services to ensure the provider can properly bill. If this information is not provided by the injured part the provider may seek reimbursement directly from the injured party or payment of services could be delayed.
- If the injured party has any other form of coverage all approvals should be requested from that carrier.
- If the injured party does not have other insurance coverage, approval from the Fairly Group is required **PRIOR** to the following non-emergent services: Surgeries, MRI's, CT Scans, Durable Medical Equipment or Physical Therapy. Injured party must provide all treating medical providers with the U.S. Soccer Medical Approval Form in order for the provider to seek approval.
- For full details on the policy limits and patient responsibility please contact HSR at 800-328-1114
- Insurance Policy Summary (for full benefits please contact HSR):
 - To receive benefits for an accident with U.S. Soccer Development Academy, Injured Parties must be attending or participating in a supervised activity or function that has been authorized by the U.S. Soccer Development Academy.
 - The Injured Party is responsible for a deductible of \$1,000 and a 20% co-insurance once the deductible is met.
 - Benefits are payable up to 52 weeks after the accident that caused the injury. Benefits will only be covered if the injury is claimed within 72 hours of accident
 - The policy covers up to \$25,000 in expenses per accident, with the following limits:
 - 1) \$1,500 limit on physical therapy
 - 2) \$10,000 on accidental dismemberment & Death

After filing a claim, you can expect:

- HSR will send the "Proof of Loss" Form within 15 days to the injured party. These forms confirm the claims were received. Additional questions may be asked.
- HSR will start to pay benefits to the billing party after the Explanation of Benefits (EOB) is received from the Primary Insurance and the deductible is met for all bills received on the proper billing forms.
- You should not make any payments to medical providers until all insurance has processed and you have received an EOB from HSR with the amount for which you are responsible.

This document summarizes the policies and is an overview. Coverage is subject to the terms, conditions and exclusions of the policy. Should a discrepancy occur between this FAQ document and the actual terms, conditions and exclusions of the policy, the policy terms, conditions and exclusions will prevail.