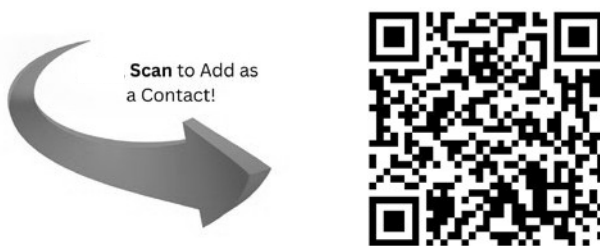


Instructions for Parent, Guardian, or Students of Legal Age

We understand how stressful and disorienting a student injury can be. If you have questions or need support at any point, please contact Davies Life & Health for assistance. They may be reached at **(844) 304-3550** or **DLHSTMMclaims@us.davies-group.com**

We also recommend scanning the QR code below to instantly save their contact information to your phone, so it is always accessible if needed.



Please read the instructions below to ensure your claim is processed as quickly as possible.



The first step is determining whether you do or do not have health insurance, as the claim process differs depending on your coverage.

If you DO have health insurance *(other than Medicaid, Medicare, or Tricare):*

- This policy functions as a Secondary (or Excess) Insurer to your primary health insurance plan.
- File a claim with your primary insurance first, following their network requirements and referral procedures.
- Once your health insurance has processed the claim, send Davies any available Explanation of Benefits documents (*click here for a sample*).
- While your primary health insurance is processing the claim, you may proceed with the remaining steps below.

If you DO NOT have health insurance *(or are a recipient of Medicaid, Medicare, or Tricare):*

- This policy functions as a Primary Insurer.
- If you are covered by one of the government funded plans above, claims should not be submitted to your government funded plan.
- You may seek any provider you would like but, out-of-pocket costs may be lower if you use a provider participating in the Prime Health Services network. To find a provider:
 - ✓ Visit: <https://search.primehealthservices.com/Search> and set your location
 - ✓ Select the “Group Health” as the network
 - ✓ Select the provider type (Physician, Hospital, Rehabilitation, etc.)
 - ✓ You may then narrow your search further by provider name, address, radius and more.
- ✓ For further assistance, contact Davies at (413)-747-1545 or DLHSTMMclaims@us.davies-group.com
- ✓ You may also contact Jane Star, ABCover Claims Specialist, at (714) 767-9481 or jane.starr@abcover.org.
- Proceed with the remaining steps below



Some medical providers may not be familiar with student accident insurance so give their billing office the **“Information for Providers”** document that was provided to you in addition to this packet. It can help expedite this process by explaining how they should bill Davies Life & Health.



Davies Life & Health may contact you for additional information. Please respond promptly to requests for information and/or documentation.



Check your email regularly (including spam and junk folders) and add emails from **@us.davies-group.com** to your safe sender list.



Monitor for incoming calls from the **413** area code and monitor voicemail messages. If you use a spam-call blocking service, make sure claim-related calls can reach you.



Please complete the information on the next two pages. If you are unable to complete any section, contact Davies Life & Health before submitting your claim. Just a 2-minute phone call can prevent weeks of delays.