2025 Camps & Clinics Participant Accident Insurance Claims Filing Instructions

Listed below are important instructions and comments about filing a claim.

INJURY CLAIM FORM

- 1. The injury claim form should be fully completed and submitted within 90 days from the date of injury. Parents are required to sign the line for authorization, so that **A-G Specialty Insurance** and the doctors/hospital may communicate concerning your claim if needed.
- 2. Once completed, make a photocopy for your records, and submit (mail, email, or fax) to the address shown below.
- 3. DO NOT assume that anyone else will mail this claim form to **A-G Specialty Insurance** for you.

Incomplete claim forms are one of the most frequent reasons why claim payments are delayed.

YOUR BILLS

- 1. Please advise all doctors/hospitals regarding this coverage so they may forward **A-G Specialty Insurance** their itemized bills and EOBs (explanation of benefits) from your primary insurance.
- 2. If a participant has already been to the doctor/hospital and did not know about this coverage, then they can either submit itemized bills and explanation of benefits (EOBs) directly to **A-G Specialty Insurance** at the address below or instruct the billing department to do so.
 - The bills should include the name of the doctor/hospital, their complete mailing address, telephone number, the date you were seen by the doctor/hospital, what the doctor saw you for and the specific itemized charges incurred.
 - Please note, if this information is not on the bill your claim will be denied for the missing information. "Balance Due" statements do not contain sufficient information to complete your claim. Ask your physician or hospital to provide you with a HCFA1500 or UB04 to avoid delays.

EXCESS INSURANCE

This policy is excess to any other valid and collectable health insurance plan, with the exception of Medicaid and Tricare (as they will always be the payer of last resort). This means that you must file any bills through the primary health insurance before claims can be considered under this policy. If no other insurance is available then the accident policy can be billed as the primary insurance. Please be advised the claims administrator may request a signed affidavit attesting that there is no other insurance.

A-G SPECIALTY INSURANCE PO Box 21013 Eagan, MN 55121 Phone: (610) 933-0800 Fax: (610) 935-2860

Email: Claims@agadm.com

If you have any questions, please contact A-G Specialty Insurance using the contact information shown above. You may also submit a claim or check the status of a claim by visiting the following: https://agadministrators.com/ag-customer-contact/