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Call Us Toll-Free: **844.350.9897**

## ADL RISK SERVICES, LLC • FAQ

### **When do I need to submit the Student Accident Claim Form (SACF)?**

The SACF must be submitted within 90 days from the date of injury.

NOTE: Treatment must commence within 30 days from the date of injury by a licensed medical doctor(s).

### **Who completes the Student Accident Claim Form (SACF)?**

A School Representative and the Parent or Guardian must complete the SACF.

### **How do I file a claim?**

You can obtain the claim filing instructions along with the Student Accident Claim Form from your school or you may visit our website, click the IMPORTANT DOCS page then click on school instructions or parent/guardian instructions. This will pull up the instructions for filing a claim that you can print.

### **Who pays the provider?**

ADL Risk Services will pay the provider. You should let them know at the time of service but if you don't, please contact all medical providers where treatment was received and inform them that you have secondary accident insurance. Please give the medical provider the ADL Risk Services billing information, and ask them to bill ADL Risk Services directly, after they bill your primary health insurance. You may also obtain and attach copies of your primary carrier's Explanation of Benefits (EOB) and all itemized medical bills, known as CMS-1500 (physician billing form) and UB-04s (hospital billing form). The itemized medical bills must show the Diagnosis, Service And Procedure Codes (CPT, HCPCS) for the services provided, as well as other necessary information for insurance processing. Balance due statements are NOT itemized bills and cannot be processed and paid by ADL Risk Services. This accident insurance plan is an excess insurance, which means benefits are provided after ALL other valid and collectible insurance has processed the medical claim. This plan has as one (1) year (52 week) benefit period from the date of injury.

### **Is this major medical insurance?**

No. You must submit your claim to all other insurance companies first. This accident insurance is a full excess plan and is not meant to pay 100% of the medical bills. If you are uninsured, ADL will reimburse as primary, not to exceed Usual, Customary, & Reasonable rates (U,C,&R). If you are covered under Medicaid, ADL will reimburse provider first. This school accident insurance is not and can never become a major medical plan. The Student Accident Plan Benefits are limited and may not provide 100% Coverage. This is Not a major medical health insurance plan.



### **How will I be reimbursed if I have already paid the medical service provider?**

ADL will reimburse you directly upon the timely submission of any paid receipts or statement that verifies the payment along with the itemized bills and primary explanation of benefits. Reimbursement will be processed according to the pay cycle in which the documents were received. Please refer to the Student Accident Claim filing instructions for more information.