



# Stevenson University

## Student Accident Insurance

### Frequently Asked Questions

#### Mandatory Accident Insurance

**Why does Stevenson University require students to purchase an accident policy?**

Stevenson University is concerned about the safety and well-being of our students. Unexpected medical expenses may threaten your ability to complete your education should you suffer an injury. The accident insurance plan will pay for any expenses not covered by your health insurance, up to \$5,000 per accident.

**I already have health insurance and I do not need the accident plan. How can get this charge removed?**

All students are required to participate in this program. We understand everyone will have health insurance plan. Most insurance policies have limitations that require the insured to pay for some expenses out of their own pocket. This policy is designed to supplement and fill the gaps for any expenses resulting from an accident.

**Who is the insurance company?**

US Fire Insurance Company

**Does the medical provider submit claims to US Fire?**

No. Claims are submitted to A-G Specialty Insurance. They are the Third Party Administrator for US Fire. Their contact information is listed on the ID card.

**How do I obtain an ID card from US Fire.?**

An ID card has been provided on the bottom of this form. If you need a replacement ID please send an email to [Stevenson.U@rcmd.com](mailto:Stevenson.U@rcmd.com).

**What is the deductible?**

\$0 – there is no deductible. Please keep in mind the accident plan is secondary coverage, so it only pays for expenses resulting from an injury that are not covered by your health insurance.

**What is the policy maximum per injury?**

The accident plan will pay up to \$5,000 per injury.

**Would I be responsible for any medical expenses?**

The accident plan pays for all expenses related to medical services due to an injury. It will pay 100% of all expenses not covered by your health insurance up to a maximum of \$5,000 per accident.

**If my medical expenses are greater than \$5,000, is there any other insurance in place through the University?**

If the injury was the result of participation in an intercollegiate sports activity, then the university has additional coverage in place to pay up to \$90,000 per injury. This policy pays excess expenses not paid by your primary health insurance.

**Does the plan cover prescription medications?**

Yes – but only if prescribed for treatment for an injury and only the amount of the expenses not covered by your personal health insurance.

**Does the student accident insurance plan cover me while I am home or at college?**

Yes – the policy insures you from injuries while you are home, at school or traveling.

**If I encounter any problems with payment of claims who should I contact?**

A-G Specialty Insurance is the claims administrator and you can contact them at (610) 933-0800.

For additional assistance please email [Stevenson.U@rcmd.com](mailto:Stevenson.U@rcmd.com).



## ***Student Accident ID Card***



### ***Mandatory Student Accident Plan***

Cardholder is entitled to the benefits of the policy, provided the student's name is filed with the company.

Policy Date: 8/1/2025 through July 31, 2026

Group Policy Number – US2231717

Deductible - \$0

Maximum benefit per accident - \$5,000

US Fire Insurance Company

### **Claims Administrator at:**

**A-G Specialty Insurance**

**P.O. Box 21013**

**Eagan, MN 55121**

**(610) 933-0800**

**Fax (610) 933-4122**

### **Filing a Claim**

1. Request claim form – [Stevenson.U@rcmd.com](mailto:Stevenson.U@rcmd.com)
2. Complete claim form
3. Attach all itemized bills relating to the claim with Explanation of Benefit summaries
4. Mail or fax completed forms, bills & statements to A-G Administrators  
If you have questions on the status of your claim please email  
[claims@agadm.com](mailto:claims@agadm.com)