ADL RISK SERVICES, LLC

# PARENTS: READ BEFORE FILING A CLAIM

You should receive from a school representative: A Student Accident Form that must be COMPLETED AND SIGNED and a copy of detailed instructions on how to file a claim!

**If the detailed instructions were TLDR:**

1. **TURN THE FORM IN!** Do not wait to receive bills and do not wait, assume or expect a provider or school rep to send it in. Send it in yourself and get confirmation from an ADL rep that it was received. **This is the parent's responsibility. Forms must be turned in within 90 days of the date of injury. Anything past that WILL BE DENIED.** Forms can be mailed, faxed, or scanned and emailed to the address and numbers listed below.

2. **SIGN IT:** Make sure the form is signed by a school official AND YOURSELF.

3. **DON'T LEAVE ANY SECTION OF THE FORM BLANK:** Fill out the Student Insurance Information, Section 2. If the form is not completed entirely, this will result in the processing and payment of claims being delayed!

4. **MAKE COPIES!** You will need to give a copy of the accident form to EVERY provider (doctor) seen for this injury. The form is like your insurance card, don't lose it!

    a. **THIS IS A FULL EXCESS PLAN (also referred to as SECONDARY!)** This student accident excess benefit plan is **NOT** and will not ever become any type of comprehensive, major-medical insurance nor an alternative to a major medical health insurance plan/policy.

    b. **If your child is covered by major medical insurance:** Your primary insurance will pay FIRST, and then ADL will be billed second. Please make sure the providers know they will need to bill ADL directly with an explanation of benefits (EOB) from your insurance.

    c. **If your child is covered by Medicaid or Tricare:** Government insurance policies require all other insurance to pay first before they are billed. If your child is covered by a Medicaid or Tricare affiliate, ADL will pay first and then Medicaid/Tricare will be billed by provider and pay.

    d. **If your child is uninsured:** ADL will cover according to the school district benefit plan. Remaining balance will be the patient's responsibility.

**If you have any questions**: CALL US! Please do not call the school! The best time to reach us is during office hours between 8:30 AM-4:00 PM C.S.T. Monday-Thursday! Due to call volume, if you do not reach us, PLEASE leave a message or send an email!

**CONTACT AND BILLING INFORMATION:**

ADL Risk Services, LLC – Plan Administrator
PO Box 640789
Pike Road, AL 36064
Toll Free Phone: 844-350-9897 ● Fax:334-649-7901 ● Email: claims@adlrs.com

**Glossary:**
***TLDR**: *too long; didn't read*