USASA Insurance FAQ

As a benefit to our players, US Adult Soccer provides secondary accident insurance coverage. This benefit furnishes coverage for participants without access to a health insurance plan and for medical cost not covered by a player's own health insurance. Because insurance can be confusing, below are Frequently Asked Questions (FAQs) related to USASA insurance coverage.

Coverage is subject to the terms, conditions, and exclusions of the policy. Should a discrepancy occur between this FAQ document and the actual terms, conditions, and exclusions of the policy, the policy terms, conditions, and exclusions will prevail. A copy of the coverage summary is available on the <u>USASA website</u>.

Who is covered?

Participants who are injured while participating in a US Adult Soccer (USASA) sanctioned game or practice.

How do I report an injury?

You must complete the online Participant Claim Form available on the USASA website.

Is there a deductible?

Yes, there is a \$400 deductible.

Should I file a claim if I have other health insurance?

You may. **HOWEVER**, if you have other health insurance, you **MUST** file a claim under that insurance. This policy is a secondary accident policy designed to supplement your medical insurance or assist if you have no other health insurance.

If I do not have primary insurance, what will this insurance cover?

If you do not have any other health insurance, this insurance will pay allowable charges up to the policy limits, and after a \$400 deductible is paid.

What if I didn't get treated immediately?

You must be treated within 90 days of your injury. The benefit period begins on the date of your injury and continues for 52 weeks.

I filed a claim, but I haven't heard anything. Check your spam/junk folders for emails confirming your claim was submitted and verified. You will receive emails from the following email addresses: cdxnotify@agadministrators.com and affinity@agadm.com. Please set your spam filters to allow these email addresses.

How do I follow up on my claim status?

The acknowledgement email you receive will have information about who to contact and how.

Is the online form available in Spanish?

It is being worked on; as soon as it is available, it will be updated.

What if I entered the wrong email address?

The form will still be submitted for verification and can be approved but confirmation of the submission and verification will go to the email address that was submitted. If you haven't received a confirmation of submitting the form within one week, you may contact the state association or member organization with which you are affiliated and let them know of the possible error. The email can then be corrected.