



Frequently Asked Questions

2022-23 Accident Only Insurance Plan Mandatory Enrollment

Who do I contact if I have questions or need help?

Questions about what is covered and how to access benefits:

CM Solutions Insurance Agency
Tyler Krombholz
715-218-5464
tkrombholz@churchmutual.com

How do I file a claim?

Report your accident or injury to your instructor or report it directly to Shawn Sullivan. You will then be guided through the remainder of the process.

Questions about a specific claim or claims payment

NAHGA Claim Services	800-952-4320
PO Box 189	Fax: (207) 647-4569
Bridgton, Maine 04009-0189	ncsp@nahgaclaims.com

Enrollment/Eligibility

All students of Northcentral Technical College that are actively enrolled, or are participating in a practicum program, and/or other recognized student groups approved by the college, including distance learners and continuing education students are eligible.

How do I enroll?

Eligible students do not need to submit an enrollment form. Northcentral Technical College submits student information to CM Solutions to enroll students.

Accident Insurance Plan Benefits

How much does the plan cost?

The rate for the 2020-21 plan is \$4.00 per student, per semester.

Is the \$4.00 fee refundable?

The fees are refunded, at Northcentral Technical College's discretion, only if the student withdraws prior to the start of class for each semester. Otherwise, the fees are non-refundable.

What is covered under the Accident Only Insurance Plan?

When an accident occurs to a student while on campus, attending a practicum program, or other recognized student group approved by the college, or during travel to an from a program, the plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, physician office visits, ambulance, durable medical equipment, emergency care, and prescription drugs.

- The maximum benefit allowed is \$50,000 per person, and \$100,000 aggregate per occurrence.
- Services are covered at 100% of reasonable and customary charges.
- A \$10,000 Accidental Death and Dismemberment benefit is also provided.
- Please refer to <http://studentlife.ntc.edu/wp-content/uploads/2020/10/NTC-Mandatory-Accident-Insurance-Policy-Outline.pdf> for complete details regarding coverage, limitations, and exclusions.

Does a covered person need to be on campus for coverage to take effect?

Eligible students are covered while on campus or while attending or participating in a college-sponsored or recognized activity, including practicums. This includes traveling to or from the eligible student's home and campus, but only travel within the contiguous United States, including Alaska and Hawaii, and only while traveling directly and without interruption between the School or other meeting place designated by the School.

Is coverage in place for a student who is traveling internationally for a required course activity?

No, but separate international travel insurance is available to be provided to the school through CM Solutions Insurance Agency.

Is coverage in place for a student who is studying at the college library on campus on a day when his/her class is not in session?

Coverage is in place while on school premises, during school hours, and on school days.

Is coverage in place for a student who is driving to and from a school sponsored event?

Coverage is in place for travel to and from a school-sponsored event within the contiguous United States.

For a student who has a blended online course, is coverage in place for the portion of the course when the student is required to be on campus?

Yes, the student with blended courses is covered when required to be on campus.

What is considered a "blended online course"?

Blended online courses are a mix of online and regular in-person courses. Online courses don't necessarily require students to physically attend class, while regular courses do.

Do I get an ID card?

ID cards are available by following <https://studentlife.ntc.edu/wp-content/uploads/2020/09/NTC-Mandatory-Accident-Insurance-Card.pdf>.

Does this plan have a deductible? What is a deductible?

Deductible is the amount for which you are responsible before payment is made by the claims company. This student accident policy does not have a deductible.

[Finding a provider](#)

Can I go to any doctor or hospital?

Yes, you can go to any licensed provider.

[Claims Processing](#)

If I receive a bill for services I received, or need to be reimbursed, what should I do?

Physicians should bill the claims administrator. The billing information is on your accident insurance ID card that you receive. However, if you do receive a bill, or you paid for a service and need to be reimbursed, you should submit your bill, and proof of payment, if seeking reimbursement, complete a claim form, which will be supplied to you by your instructor or another member of the NTC staff when an incident occurs. Make sure your name, insurance ID number, and school name are on the bill, and make a copy for your records. Submissions of these documents should be sent to:

NAHGA Claim Services	800-952-4320
PO Box 189	Fax: (207) 647-4569
Bridgton, Maine 04009-0189	ncsp@nahgaclaims.com

Claims forms can be e-mailed, faxed, or mailed to the addresses above.

How can I check the status of my claims?

Call NAHGA Claims Services at 800-952-4320 or e-mail ncsp@nahgaclaims.com.

Can I purchase coverage after the policy terminates?

No, there is no option to continue coverage after this policy terminates.