



PRIMARY COVERAGE vs. FULL EXCESS COVERAGE

(Please check your policy to determine if you have Primary or Excess Coverage)

PRIMARY COVERAGE

Claimants are reimbursed for eligible expenses regardless of other insurance in the possession of the insured. Workers compensation and automobile no-fault are usually exceptions to this rule. Claimants are required to file their claim with the workers compensation carrier or automobile no-fault carrier before filing a claim against the accident insurance plan.

FULL EXCESS COVERAGE

Claimants are reimbursed for eligible expenses that are not payable by any other valid and collectible insurance in the possession of the insured. If a claimant is not covered by any other valid and collectible insurance then the accident insurance plan becomes the claimant's primary insurance coverage. When a claimant has other coverage (e.g. coverage through a parent's employer-employee plan) then the accident plan will reimburse the claimant for expenses not covered by the primary plan including: deductibles, co-pays, co-insurance and expenses excluded by the primary plan but covered by the accident plan.

Full Excess plans pay first when a claimant is covered by Medicaid including Child Health Plus, Medicare, and plans designed expressly for individuals in the Armed Forces.

Full Excess plans cannot consider charges that exceed the Usual & Customary charge.