

Frequently Asked Questions

Accident Medical Expense (AME)

Q. Who is covered?

A. If you join as a single, you are the only person eligible for benefits. If you choose the family membership, you, your spouse and your dependent children under age 26.

Q. \$2500? \$5000? \$7500? \$10,000? What does that mean? Per year? Lifetime?

A. The plan will pay up to \$2500, \$5000, \$7500 or \$10,000) per covered person, per accident.

Q. Will this plan pay for an injury in a foreign country?

A. Yes. Coverage applies worldwide.

Q. What is the earliest I can have my membership become effective?

A. The earliest effective date you can get is the 1st of next month.

Q. How do I file a claim?

A. Claims are simple. Call the toll free number listed in your membership kit. The claims staff will take your information, create a file for you and get a claim form out to you in the mail. Remember to save ALL of your bills and receipts. The claims staff will need to see copies of actual bills and invoices.

Q. Do I have to have other insurance in order to have WBA?

A. No. Since the WBA plan covers only accidental injury, we strongly advise that you have other coverage, but it is not required.

Q. I already have health insurance. How does WBA deal with that?

A. The accident medical expense plan will pay for your actual out of pocket expenses, up to \$2500, \$5000, \$7500 or \$10,000, subject to the deductible. If your health insurance has a deductible and/or co-insurance provisions, you normally would end up owing those amounts out of your pocket. This insurance is intended to cover the out of pocket portion of the accident medical bills. The benefit WBA pays will be based on what you actually owe AFTER your primary insurance has completed their claim for your injury.

Q. Should I file a claim with my regular health insurance?

A. Yes. Always file a claim with your primary plan and with the Plan Administrator. The WBA Plan Administrator will need to see the documentation of how your health insurance company handles the claim.

Q. Is there a time limit for claims?

A. Yes. You must file your initial claim with the WBA carrier within 90 days of the accidental injury, or as soon thereafter as is reasonably possible.

Q. Who gets the money?

A. AME claims payments will be made directly to the medical providers who are owed money. If you have receipts showing that you already paid out of your pocket, the claims payments will be made to you.