**Accident Insurance Claim Processing**

Step 1, print the accident insurance ID card from our website:

1. Go to [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).
2. Log in (if you haven’t already).
3. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’.

Below are the links to the FAQ and Schedule of Benefits regarding the Accident Only Insurance Plan:

<https://www.gallagherstudent.com/faqs/3605.pdf>

<https://www.gallagherstudent.com/brochures/9580.pdf>

Claim processing procedure:

1. Complete the attached Accident Insurance Claim Form, it can be downloaded at [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb), click on “Forms and Applications”
2. Include a copy of the bill or Explanation of Benefit (EOB) showing the balance due.
3. Email the claim form and the bill to:  [Akronclaims@healthsmart.com](mailto:Akronclaims@healthsmart.com)

**Frequently asked questions:**

**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 the back of your accident insurance ID card that you print off the website. However, if do you 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) and completed claim form, which can be found at [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb), click on “Forms and Applications”,

**Make sure your name, insurance ID number, and school name are on the bill and make a copy for your records. Submissions should be sent to:**

HealthSmart Benefit Solutions

3320 West Market St., Suite 100

Fairlawn, OH 44333

Phone: 1-844-545-9500

Email: [Akronclaims@healthsmart.com](mailto:Akronclaims@healthsmart.com)

**How Can I check the status of my own claims?**

You can go to [www.statuslink.com](http://www.statuslink.com) create a User Name and Password and look up a specific claim or view a list of all claims submitted.