



NAIA Catastrophic Insurance: FAQs

Who do I contact to report a catastrophic claim?

Lenexa Office
16201 W 95th St., Suite 210
Lenexa, KS 66219
(913) 815-1300

Salt Lake City Office
2180 South 1300 East, Suite 450
Salt Lake City, Utah 84106
(800) 955-1991, ext. 2626

How do I file a claim?

Contact Academic HealthPlans, a Risk Strategies Company for the Mutual of Omaha Claim form and Authorization to Release form. You will also need the following:

- A detailed loss experience report from the primary and/or excess basic medical carriers showing that \$35,000 in medical expenses has been paid on behalf of the claimant.
- Copies of all Detailed Billing Statements (must have diagnosis and treatment codes; balance due statements are insufficient).
- Copies of the Explanation of Benefits from the other insurance carriers, if applicable.

Attach the above information to the completed form and send to:

Mutual of Omaha, Claims-Special Coverages
PO Box 31156
Omaha, Nebraska 68131
(800) 524-2324

You can also email the information to specialrisk.claims@mutualofomaha.com.

What is the effective date of the catastrophic coverage?

August 1 to August 1.

What are the limits of the catastrophic coverage?

The medical maximum is \$5 million lifetime benefit with a \$35,000 deductible (per injury), plus all the ancillary coverages (home adaptation, vehicle adaptation, college education, disability benefits, etc.). The deductible must be met within 2 years from the original date of injury.

When does the catastrophic coverage become effective?

Once \$35,000 in medical expenses have been paid out by both the primary insurance carrier and the secondary policy, if applicable.