



NATIONAL LEADERSHIP & SKILLS CONFERENCE

ATLANTA | JUNE 2023



Accident Medical Insurance for Conference Participants

Accident medical insurance is included in the registration fee paid by **all registered participants** of the National Leadership & Skills Conference (NLSC). This insurance is provided on an *excess* basis, which means the injured person's primary insurance (i.e., health insurance, Medicare, etc.) must pay its portion *first*, and then any remaining balance may be submitted to this insurance for consideration. If there is no other valid insurance in place, this policy would become primary. This insurance will pay a benefit for loss due to an injury caused by a covered accident up to the maximum benefits allowed by the policy. *Any treatment resulting from illness is not provided by this insurance coverage.*

How to File a Claim

If a registered NLSC participant suffers an injury resulting from an accident during the dates of the national conference, *it is the participant's responsibility* to report the incident immediately to the state SkillsUSA association director. The state association director should document the accident using this [reporting form](#) and provide the injured participant with the [medical claim form](#) and [filing instructions](#), which, if practical, should accompany the injured to the treatment center for completion by the medical staff.

*Claims for injuries will only be considered if the completed medical claim form is submitted to and received by the SkillsUSA national headquarters **within 30 days of the injury.*** SkillsUSA will forward the claim to the insurance company for review and processing.

NOTE: Final approval of payment for any submitted claims is determined by the insurance company and not by SkillsUSA. The first expense relating to the injury must be incurred within 180 days of the accident, and services for subsequent treatment, if needed, must be received *within one year* from the date of the accident. Expenses incurred after one year from the date of the accident are not covered, even if the service is a continuing one or one that was necessarily delayed beyond the one-year mark.

Copies of itemized bills must accompany claim forms.