

# You've Had an Accident



## RESOURCE ROADMAP | FOR COVERED MEMBERS OF THE MCUL TRUST

### You may hear the term “subrogation” or “third party recovery” in relation to your Trust health insurance claims on personal injury settlements.

If you have been involved in an accident (motor vehicle, fall, incident at work, an assault, etc.) and have a claim for medical expenses, you will receive a letter from the Trust’s health insurance carrier that asks for details about the accident. In particular, the letter will ask if the incident was work-related, if a third party was involved, and for the name of the of the insurance adjuster of the at-fault party. The letter will also request information about whether you have hired an attorney, and if so, the contact information.

The basis for the subrogation notice letter, and the concept behind the Trust health plan third-party recovery provision as outlined in the plan document, is that health insurance is there to protect you if you are injured or ill. If a third party injures you, the Trust covers your medical expenses initially, because key issues of the liability and damages have not been sorted out in your personal injury case. If it is determined that the accident should be paid by the at-fault liability policy, the Trust will assert its rights for reimbursement for expenses it has paid in connection with your medical treatment.



**It is very important that you respond to the letter within 10 days to ensure that your claim(s) is processed timely and accurately.**



### RESOURCES AVAILABLE TO YOU

If you have questions regarding your accident claim, or need assistance with completing the form, contact Dara Anderson with Leavitt Group.



#### **Dara Anderson**

*Leavitt Great West Insurance*

**dara-anderson@leavitt.com**

**406.441.4713**

*Do you carry MetLife Voluntary Life or Accident coverage, or does your credit union carry MetLife Group Life and AD&D? If so, or if you are unsure, contact your HR department or [mar@mcun.coop](mailto:mar@mcun.coop) to research coverage and obtain claim forms when applicable to your injuries. Please note, claims need to be filed in a timely manner.*