

PARK UNIVERSITY INTERNATIONAL STUDENT ACCIDENT & SICKNESS INSURANCE FREQUENTLY ASKED QUESTIONS

Where can I find important information about my insurance plan?

Information regarding the insurance plan including the policy, brochures, claim forms and information, network provider search, and more are posted to the insurance portal which you can access here: <http://info.visit-aci.com/park/> .

What does my insurance plan cover?

Park University has partnered with International Student Protection (ISP) to provide an affordable and comprehensive medical insurance program for international students and international student athletes studying at Park University that covers accidents and sicknesses. For full plan details, benefits, exclusions, and limitations, refer to the plan brochure and certificate of coverage.

For what dates am I covered under this insurance plan?

You are covered for the entirety of the semester(s) for which you are enrolled. Coverage dates for Fall Semester are 7/1/15 through 12/31/15 and 1/1/16 through 6/31/16 for Spring Semester. Dates of coverage may vary slightly for athletes and those students in certain programs. Check your ID card to confirm your dates of coverage.

I lost my ID card or deleted my electronic ID card. How do I obtain a new one?

Your identification card and certificate of insurance can be downloaded from the insurance website by clicking "Reprint ID Card" and entering your first name, last name, and date of birth. To replace a hard copy ID card please contact ISP at info@intlstudentprotection.com or 877-738-5787.

What do I do if I need medical care?

If you need medical attention, it is recommended that you utilize a walk-in clinic, doctor's office, or urgent care facility that participates in the MultiPlan Network. Some providers may allow you to walk in and receive care while others may require you to make an appointment. More information on "In-Network" providers is included below. For non-emergencies, the hospital or emergency room **should not** be your first choice. Services provided there are very expensive and may lead to high out of pockets costs for you. In case of a serious emergency, call 9-1-1 for emergency assistance.

Must I use an "In-Network" medical provider?

This insurance program offers the freedom to obtain treatment from medical providers that are within or out of the MultiPlan network of medical providers. It is **STRONGLY recommended**, however, that you utilize providers within the MultiPlan network in order to take advantage of significant network discounts and to limit your out-of-pocket expenses. You can search for medical providers that are part of the MultiPlan network via the student insurance portal.

How do I pay for prescription drugs?

Your plan uses a prescription card through *Express Scripts*. When you visit the pharmacy, present them with your insurance ID card and they will process your prescription. You will then need to pay your co-payment of \$25 if it is a generic drug or \$50 if it is any other drug. This will depend on what your doctor has prescribed. In the event you fill a prescription and do not have your insurance ID card present, you would need to pay for the prescription up front and submit a claim for reimbursement. You would need to send in a prescription claim form along with a copy of the prescription and receipt from the pharmacy to *Express Scripts*. A copy of the form can be found on the student insurance website. **This applies to prescription medications only.**

How do I file a claim? (This applies to all non-prescription medication claims)

All non-prescription claims are handled by Administrative Concepts, Inc., or "ACI".

If your medical provider has submitted your claim information directly to the claims administrator (ACI) you will simply need to complete a claim form and return it to ACI. A separate claim form is needed for each sickness or injury. A copy of the form can be found on the insurance portal.

If the medical provider has not submitted the claim information to ACI, and you have paid the medical provider for the services provided, you will need to submit the itemized bill from the medical provider and receipt showing the amount paid, along with a completed claim form, to ACI.

You can fax, email, or mail your claims to ACI. ISP encourages students to email their claim form whenever possible so that there is a record of the date and time the claim form was submitted. If at any time you need assistance with filing a claim, please do not hesitate to contact the ISP team.

The address, fax number, and email address to submit claims information are as follows:

Mailing address:

Administrative Concepts, Inc.

994 Old Eagle School Rd

Suite 1005

Wayne, PA 19087

Fax: 1.610.293.9299

Email: aciclaims@visit-aci.com

Members are encouraged to create an online account through the insurance portal to easily manage their claims. After creating an account, students can file and check the status of their claims via our website.

Additional information is sometimes requested by the claims administrator after receiving your initial claims documentation, such as further details regarding the accident or sickness. Please be sure to reply promptly to any requests for information to ensure that your claims are processed in a timely manner.

My contact information has changed. How do I notify ISP?

Please send written notification of phone number, email address or mailing address change to ISP via email: info@intlstudentprotection.com.

For any other questions regarding your insurance plan, you may contact an ISP team member by emailing info@intlstudentprotection.com or calling 1-877-738-5787. ISP's office is open from 8AM-4PM, Monday through Friday, Central Standard Time.

For claims related questions, you can contact the claims administrator directly at 888-293-9229.

1-877-738-5787

info@intlstudentprotection.com

www.intlstudentprotection.com

International Student Insurance FAQ'S

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