

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 claims 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.

When is my insurance plan effective?

You are covered for the entirety of the semester(s) for which you are enrolled. Coverage dates for Fall Semester are 7/1/16 through 12/31/16 and coverage dates for Spring Semester are 1/1/17 through 6/31/17. Dates of coverage may vary slightly for athletes and those students in certain programs. Check your ID card to confirm your dates of coverage.

How do I obtain my insurance ID card?

Once you are enrolled into the plan, you will receive a confirmation email including a link to access your ID card. Insurance ID cards can be downloaded from the Park insurance portal website by clicking "[Reprint ID Card](#)" and entering your first name, last name, and date of birth. You can also send an email to ISP at info@intlstudentprotection.com including your name and date of birth and we will send the card to you via email. **Keep your insurance ID card with you at all times.**

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 **PHCS 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 gives you access to a network of doctors, hospitals, and medical providers organized to provide you with quality medical care at discounted pricing to keep your out-of-pocket costs as low as possible. This national discount network is called PHX and in Missouri, the specific network utilized is **PHCS Network**. It is **STRONGLY recommended** that members utilize providers within this network in order to take advantage of significant network discounts and to limit their out-of-pocket expenses. You can search for medical providers that are part of the network on the Park insurance portal or by visiting the PHX website: [PHX Provider Network](#). To access the search directory use Group ID #: ACI

How do I file a claim?

ISP has partnered with Administrative Concepts Inc. (ACI), a third party claims administrator specializing in student health. When visiting a medical provider, provide them with a copy of your insurance ID card. If the medical provider has submitted your claim information directly to Administrative Concepts Inc. you will simply need to complete a claim form and return it to ACI. Instructions on how to do so are below.

A SEPARATE CLAIM FORM IS NEEDED FOR EACH SICKNESS OR INJURY

A copy of the form can be found on the insurance portal here: <http://info.visit-aci.com/park/>

If the medical provider you visit 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 claims to ACI. ISP encourages members to submit the claim form through their online account or email the form whenever possible so that there is a record of the date and time the claim form was submitted. If at any time assistance is needed 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

Email: aciclaims@visit-aci.com

Fax: 1-610-293-9299

The easiest way to submit claim information is through your online member account.

Members are encouraged to create an online account to easily manage their claims. After creating an account, members can file and check the status of their claims via our website. You can access your online account 48 business hours after being enrolled under the plan.

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.

How do I pay for prescription drugs?

Prescription benefits under the plan are administered by *Express Scripts*, a national pharmacy network. To use this benefit, go to a participating pharmacy, present your ID card, and pay the co-payment (per prescription or refill). The co-payment amount will depend on what type of medication the doctor has prescribed.

In the event you fill a prescription and do not have your insurance ID card with you, you will need to pay for the prescription 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*. Covered prescription expenses would be reimbursed to you, less the appropriate co-pay amount. A copy of the Express Scripts reimbursement form can be found on the insurance portal here: <http://info.visit-aci.com/park/>

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 .

Important Contacts

For Claims or Benefits related questions:

With questions regarding specific medical procedures or status of open claims, please contact the claims administrator directly.

Contact: Administrative Concepts, Inc. (ACI) - Claims Administrator
Phone: 1-888-293-9229, option 2 for member services
Se habla español
Email: aciclaims@visit-aci.com
Web: www.visit-aci.com
Hours: Available 8AM – 8PM EST, Monday through Friday

For all other questions regarding your insurance plan:

For general policy administration such as help submitting a claim, obtaining your ID card, or confirming coverage dates, contact ISP.

Contact: International Student Protection (ISP) – Plan Administrator
James Bueno, Sr. Account Executive
Phone: 1-877-738-5787
Email: info@intlstudentprotection.com
Web: www.intlstudentprotection.com
Hours: Available 9AM – 5PM EST, Monday through Friday

IMPORTANT: In the event of a serious accident or medical condition, please contact ISP immediately so we can assist in coordinating treatment with our claims team and assistance provider.

For questions regarding your Prescription Drug coverage:

Express Scripts administers the prescription coverage under this plan. Contact them with any questions regarding prescription coverage specifics or reimbursements.

Contact: Express Scripts – Prescription Vendor
Phone: 1-877-738-5787
Email: info@intlstudentprotection.com
Web: www.express-scripts.com

For Emergency Evacuation/Repatriation of Remains or Travel Assistance Services:

In the event of a serious medical condition, the assistance provider should be contacted if an emergency evacuation or repatriation of remains to the student's home country may be required.

Contact: Europ Assistance – Travel Assistance Provider
Phone: 1-855-806-6180 (inside the USA and Canada) / 1-240-330-1463 (outside the USA and Canada)
Email: OPS@europassistance-usa.com
Web: <http://www.europassistance-usa.com>
Hours: 24 hours a day, 7 days a week

1-877-738-5787
info@intlstudentprotection.com
www.intlstudentprotection.com

International Student Insurance FAQ'S
2016-2017