



International Student Protection
 (877) 738-5787
info@intlstudentprotection.com



First Agency, Inc.
 Bryan Cronen
 (269) 381-6630
BCronen@1stAgency.com

ISP is pleased to present the international student accident and sickness insurance plan designed for international students enrolled at **Lewis University**.

INSURANCE PLAN BENEFIT SUMMARY 2017-2018 PLAN BENEFITS

Annual/Lifetime Maximum	Unlimited
Maximum per Covered Accident or Sickness	\$250,000
Deductible	\$100 per Policy Period
Coinsurance	The plan pays 90% of the PPO allowance for the first \$20,000 and 100% of the covered expenses thereafter
Maximum Out of Pocket	\$2,000 Single / \$4,000 Family Excludes Copays, Deductibles, and Non-Covered Charges
Maximum for Physicals and Immunizations	\$250 Maximum
Copays:	
<i>Doctor's Office Visit</i>	\$25 (waived for treatment at student health center)
<i>Hospital Room and Board</i>	\$100
<i>Hospital Emergency Room</i>	\$100
<i>MRI / CT Scan</i>	\$100
<i>Prescription Drugs</i>	\$20 Generic; \$50 All Other; \$15 Oral Contraceptives
Pre-existing Conditions	6 Month Waiting Period (Waived for prior creditable coverage under an ISP Policy)*
Dental Treatment	\$2,500 (Injury to sound, natural teeth only)
Emergency Evacuation	100% of Actual Cost
Repatriation of Remains	100% of Actual Cost
Emergency Reunion	\$2,500
Family Reunion	\$2,500
Accidental Death & Dismemberment	\$10,000
Travel Assistance Services	Provide by Europ Assistance

**This coverage contains a Pre-existing condition limitation. Maximum benefit of \$50,000 may be applicable. The Pre-existing Conditions definitions are defined within the policy forms.*

This is a brief summary of benefits under the international student accident and sickness insurance policy. For a full description of coverage, please refer to your certificate of coverage. This can be obtained at any time via our website once you have been enrolled into the plan. The full policy will govern in all cases.

INTERNATIONAL STUDENT INSURANCE

FREQUENTLY ASKED QUESTIONS

What does my insurance plan cover?

Lewis University has partnered with International Student Protection (ISP) to provide an affordable and comprehensive medical insurance program for international students that covers accidents and sicknesses. The plan provides worldwide coverage while you are enrolled at Lewis University and eligible for coverage under the plan. Coverage is effective worldwide, except for your home country.

We will pay Maximum Benefit shown in the Schedule of Benefits, for Covered Expenses from a Covered Accident or Sickness. These benefits are subject to the: Deductibles; Coinsurance Maximum Rates; Benefit Periods; and other terms or limits shown in the Schedule of Benefits.

Medical Expense Benefits are only payable:

1. for Usual and Customary Charges incurred after the Deductible has been met;
2. for those Medically Necessary Covered Medical Expenses that the Covered Person receives; and
3. when the first charges are incurred within 30 days after the date of the Covered Accident or Sickness.

No benefits will be paid for any expenses incurred that, in Our judgment, are in excess of Usual and Customary Charges.

For full plan details, benefits, exclusions, and limitations, refer to the policy.

When is my insurance plan effective?

Refer to your insurance ID card for your coverage effective dates.

How do I obtain my insurance ID card?

Insurance identification cards can be downloaded from the ISP 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?

Your first choice for medical treatment should be your campus health center. If you cannot access the student health center it is recommended that you utilize a walk-in clinic, doctor's office, or urgent care facility that participates in the Network your plan uses. Some providers may allow you to walk in and receive care while others may require you to make an appointment. More information on 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 pocket costs for you. In case of a serious or life threatening emergency, call 9-1-1 for emergency assistance.

Do I need to receive treatment at my college or university's student health center?

It is always recommended that you first seek treatment at your university's health service center when practical. Many regular services may be provided to you at no charge. The health center has practical knowledge of the local medical community and can refer you to proper doctors when additional care is needed. Visiting the on campus health center will also reduce the your out of pocket expenses as the \$25 copay is reduced to \$0 for treatment received at the campus health center.

The plan does not require that members first be treated at the student health center, but it is recommended.

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 down. This plan uses a national discount network called Zelis. It is **STRONGLY recommended** that members utilize providers within the 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 ISP website or by visiting the Zelis website: [Find a Medical Provider](#). To access the directory listing, enter “ACI” as the Group ID. Leave the member ID field blank, and select your state.

How do I pay for prescription drugs?

It is very important to keep your insurance ID card with you at ALL TIMES! Prescription benefits under the plan are administered by **Express Scripts**, a national pharmacy network. To use the benefit, go to a participating pharmacy, present your ID card, and pay the co-payment (per prescription or refill). The co-pay 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 ISP website under [Forms and Documents](#).

To inquire about your prescription drug benefit or to access a more complete list of network pharmacies call 800-400-0136 and have your group and member numbers from your ID Card available.

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 .

Can my dependents be covered under this plan?

You may cover an eligible dependent spouse or dependent children accompanying you to the US under this plan. If you wish to cover your dependents, you will need to purchase coverage for the dependent(s) by contacting ISP directly and remitting the appropriate premium for the period of coverage via credit card or debit card.

How do I file a claim?

If the medical provider has submitted the claim information directly to the claims administrator (Administrative Concepts Inc. / ACI) you will simply need to complete a claim form and return it to ACI. For In-Network services, the providers should be able to do this. Instructions on how to do so are below.

IMPORTANT! A SEPARATE CLAIM FORM IS NEEDED FOR EACH ACCIDENT OR SICKNESS

A copy of the form can be found on our website under Forms and Documents. [Forms and Documents](#)

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 claims to ACI. ISP encourages members 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 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

Phone: 1-888-293-9229, option #2 for Member Services

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 create an online account 48 business hours after being enrolled for coverage under one of our plans.

To access the secure online account, [Click Here](#).

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.

INTERNATIONAL STUDENT INSURANCE 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 or First Agency, Inc.

Contact: First Agency, Inc.
Bryan Cronen
Phone: 1-269-381-6630
Email: BCronen@1stAgency.com

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 medical condition, please contact First Agency or 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