



2016 - 2017

STUDENT HEALTH INSURANCE PLAN
FOR DOMESTIC AND INTERNATIONAL STUDENTS
www.SaintXavierInsurance.com



STUDENT INSURANCE PROGRAM 2016-17
Saint Xavier University
www.saintxavierinsurance.com

Hello, and welcome to the Student Insurance Program selected by your school, which is administered by AIP Student Insurance. This letter contains important information which relates to your insurance program, and how you may maximize the benefits you receive from the program.

Important Phone Numbers

- AIP Student Insurance (for Questions and Assistance) 800-452-5772**
- Commercial Travelers (for Claim issues). 800-756-3702**
- Travel Assistance Services and 24 hour Nurse Advice Line from US & Canada. . . . 855-226-7915**
- Travel Assistance Services and 24 hour Nurse Advice Line outside US & Canada . . 603-952-2045 (call collect)**

IMPORTANT INFORMATION

1. *Benefits comply with the Affordable Care Act. Pre-existing conditions are covered.*
2. *You must obtain a referral from Student Health Services (in non-emergency situations) or benefit is reduced to 50%.*
3. *Payment is at 100% at the Student Health Center where you must obtain a referral for additional treatment; 80% when you use a Network provider, but this is reduced to 50% if you do not obtain a referral from the Student Health Center in non-emergency situations.*
4. *There is a \$500 co-payment for Emergency Room services unless you are admitted as an inpatient to the hospital. The Urgent Care Center co-payment is \$40. You should obtain services from the Student Health Center or an Urgent Care Center whenever possible to avoid this co-payment at the Emergency Room. It is very important that you verify that the provider is in the Network before you receive your medical treatment in order to receive the highest level of reimbursement for your medical expenses.*

*NOTE: Please go to the student insurance website at www.saintxavierinsurance.com to view the Preferred Provider Network and please select a provider in the Network for your medical treatment whenever possible to receive the highest reimbursement for medical services. **The University Student Health Center is always a Network provider (the deductible and co-insurance are always waived for covered medical treatment received at the University Student Health Center).***

**WHEN YOU ARE IN NEED OF MEDICAL TREATMENT-
NO PRE-AUTHORIZATION REQUIRED**

1. **In a true emergency** where without immediate medical care, (a) you would place your health in *significant jeopardy*; (b) there would be *serious impairment* to bodily function; (c) *serious dysfunction* of any bodily organ or part; (d) you are in *inadequately controlled pain*; or if with respect to a pregnant woman, you are having contractions or there is a threat to the health or safety of your unborn child, **please seek immediate medical attention from the nearest hospital emergency room.**
2. **In non-emergency situations, if you are enrolled in a plan with a Preferred Provider Network, you will want to obtain your medical treatment from a provider in the Network, which will result in a higher reimbursement.** If you are required to use a Preferred Provider, the name of the Network will be shown on your Identification Card as well as in the student insurance brochure.

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3. Go to the AIP website, www.saintxavierinsurance.com. "Click" on Preferred Provider. The page will bring you to an option to *Search for a Doctor or Hospital near you*. You may search for a doctor, or a hospital/facility, or you may search by medical treatment specialty. You will insert your zip code anywhere in the United States, and a list of providers will come up. *Please confirm with the doctor's office or hospital that they remain contracted with the Preferred Provider Network when you make your appointment for medical service. **The name of the Preferred Provider Network, and any applicable co-payments due to the hospital emergency room or doctor's office, are shown on your Identification Card.*** (Many doctor's offices will take your co-payment at the time of medical service. Most emergency rooms will not ask for the co-payment during your visit. The emergency room co-payment will be deducted from the reimbursement you receive from the Claim Office.)
4. *You need to bring your Identification Card to present to your provider at the time of medical service.*

HOW DO I OBTAIN MY PRESCRIPTION MEDICATION?

1. **Your health insurance program provides a Prescription Drug Card through the OptumRx Pharmacy Network.** You will need to present your ID card to your pharmacist. Your ID card will show the applicable co-payment for generic, brand, or single source medications). **You will be expected to pay the co-payment when you pick up your medication.** (You may download a temporary identification card to use until the permanent Identification Card is received at www.saintxavierinsurance.com.)
2. *If you need to purchase medication prior to the company's receipt of the list of insured students from the School, you will not be able to use the Drug Card.* Prior to receipt of the list of insured students, you will need to pay for the medication and submit the receipts along with a claim form to the claim office and you will be reimbursed. This prescription claim form is available at www.saintxavierinsurance.com.

FILING YOUR MEDICAL CLAIM

1. The hospital or doctor's office may send their bill for medical services directly to Commercial Travelers.
2. If your provider does not agree to send the bill directly to the claim office for you, you will need to send it to Commercial Travelers yourself.
3. **For every medical condition for which you wish to claim benefits, you MUST send Commercial Travelers a claim form**, which you must complete in full. This information will provide us with a description of your medical condition.
4. You may obtain a claim form through the student insurance website, www.saintxavierinsurance.com. You are able to download and print a copy of the claim form, or you may complete the online version of the form.
5. If you do not use the online claim form which is emailed immediately to the claim office, **mail your claim form** (and medical bills if your provider did not already done so) **to Commercial Travelers, College Claim Department, 70 Genesee Street, Utica, NY 13502, (800) 756-3702.**

CHECKING THE STATUS OF A CLAIM YOU HAVE FILED

1. You may check the status of a claim you have filed online, by going to the website www.saintxavierinsurance.com and going to Check Claims Online. You may set up your own secure account.
2. You may call the claim office at 800-756-3702.
3. You may email the claim office through www.saintxavierinsurance.com.
4. **You may call AIP Student Insurance at 800-452-5772 at any time (between the hours of 9:00 am and 4:00 pm) for assistance, or email us through www.saintxavierinsurance.com.**