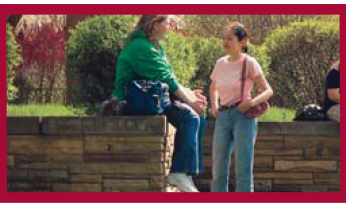
INDIANA WESLEYAN UNIVERSITY

2014 - 2015
STUDENT INSURANCE PLAN

www.IWUInsurance.com





INDIANA WESLEYAN UNIVERSITY
STUDENT INSURANCE PROGRAM 2014-15
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Hello, and welcome to the Student Insurance Program selected by Indiana Wesleyan University, which is administered by AIP Student Insurance. This letter contains important information pertaining 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) (Office hours 9:00 am to 5:00 pm Central Time)	800-452-5772
Student Assurance Services (for Claims and Benefits) (Office hours 8:00 am to 4:30 pm Central Time)	800-328-2739
Scholastic Emergency Services, Inc. (Travel Assistance Services) Outside the United States	800-872-1414 609-986-1234
Ask Mayo Clinic (24-Hour Nurse Advice Line)	877-351-9900

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.***

3. *G*o to the student insurance website, www.IWUInsurance.com, click on Preferred Provider. You will then have the option to Search for a Doctor or Hospital near you 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?

You may obtain your medication from any pharmacy, pay for your medication at the pharmacy, and then submit the receipts for your medication for reimbursement. Send these receipts, along with your completed claim form, to Student Assurance Services. Please see Filing Your Claim with Student Assurance Services, below. The applicable co-payment and the deductible may be applied to your reimbursement (if your deductible has not yet been satisfied).

FILING YOUR MEDICAL CLAIMS WITH STUDENT ASSURANCE SERVICES

1. The hospital or doctor's office may send their bill for medical services directly to Student Assurance Services.
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 Student Assurance Services yourself.

3. **For every medical condition for which you wish to claim benefits, you MUST send Student Assurance Services 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.IWUInsurance.com. Click on the applicable claim form. You may complete the claim form online, or you are able to download and print a pdf copy of the claim form. If you are unable to do so, please call 800-452-5772 and request that a claim form is sent to you.

5. Please mail your claim form (and medical bills along with any other applicable documentation if your provider did not already do so) to Student Assurance Services, Post Office Box 196, Stillwater, MN 55082.

6. If you have had insurance coverage through another insurance company, or through your government, within 63 days of enrolling in the student insurance plan, please send your Letter of Certification along with your claim form and medical bills.

CHECKING THE STATUS OF A FILED CLAIM

1. You may check the status of a claim you have filed online, by going to your Student Insurance Website by typing in www.IWUInsurance.com, in the internet brower. Click on "**Check Claims Online**." You may set up your own secure account.

2. You may call the claim office at 800-325-2739.

3. You may email the claim office by going to www.IWUInsurance.com.

4. You may call AIP Student Insurance at 800-452-5772 at any time (between the hours of 9:00 am and 5:00 pm) for assistance.