



**The Texas A&M
University System
Student Health Insurance**
www.TAMUInsurance.com



**TEXAS A&M UNIVERSITY SYSTEM
STUDENT INSURANCE PROGRAM 2012-13**
www.tamuinsurance.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 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 8:00 am to 7:00 pm Central Time)	800-452-5772
OnCall International (Travel Assistance Services) or call collect when outside the United States	800-850-4556 603-328-1713 603-898-9159
24-Hour Nurse Advice Line	800-850-4556

IMPORTANT CHANGES TO COVERAGE FOR 2012-13

The TAMU Student Plan – benefits to \$100,000 per condition each policy year

The TAMU International Student Plan – benefits to \$100,000 per condition each policy year

The TAMU Graduate Student Employee Plan – benefits to \$500,000 each policy year, \$3,000 out-of-pocket maximum

- **Expanded Wellness Benefit provides reimbursement at 100% (no co-pays or deductibles!) when treatment is received in our Network**
- **Internal limits removed from pharmacy benefit (Medco and Student Health Service), co-pays apply**
- **Internal limits removed on all essential benefits (ambulance, mental health, substance abuse)**
- **Pre-Existing conditions covered to policy maximum for insured persons under age 19**

Medical Evacuation and Repatriation plan – no change

Accident and Intramural Sports plan – no change

PRIOR INSURANCE COVERAGE – VERY IMPORTANT!

*If you have been insured by another insurance company within the 63 days prior to enrolling in the student insurance plan, you will want to obtain a letter of certification from your prior insurance company, providing the name of the prior insurance company, your prior policy number and identification number, and the dates for which you were insured with this company. **If you file an insurance claim against this student insurance policy, please include a copy of your letter of certification from your prior insurance company when you send your claim form and bills for medical expenses.***

**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, you will want to obtain your medical treatment from a provider in either the PHCS or Multiplan PPO Networks, which will result in a higher reimbursement.**

WHEN YOU ARE IN NEED OF MEDICAL TREATMENT NO PRE-AUTHORIZATION REQUIRED (CONTINUED)

3. Go to the student insurance website, www.tamuinsurance.com select your campus, and click on "**More Online Services**". "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. 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 may receive treatment from the Student Health Center where the deductible is waived and where benefits are paid at 100%.***
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. You may obtain your medication from the Student Health Center pharmacy, you will be responsible for a \$15 co-payment per 30 day supply. Depending upon your Student Health Center, you may need to pay for the medication and file a claim with Administrative Concepts for a reimbursement.
2. Your health insurance benefits also include a Prescription Drug Card through the Medco Pharmacy Network. Go to the nearest pharmacy to obtain your medication. Bring your ID card with you to show to the pharmacist. You will be expected to pay the co-payment for the brand, generic or single source medication at the pharmacy when you pick up your medication. Your co-payment is shown on the front of your ID card.
3. If you are an International Student and the cost of the insurance program has been added to your tuition and fees through the ISS Office, it will not be possible to fully utilize the benefits of the Prescription Drug Card until the list of insured students has been received by the Company from the ISS Office. If you are not recognized by your pharmacist as an insured student through the Medco Prescription Drug Card Network, please pay for your medication and save your receipts. Contact us as soon as possible at 800-452-5772 or www.tamuinsurance.com, and we will assist you in claiming these pharmacy expenses for reimbursement with Medco.

FILING YOUR MEDICAL CLAIM WITH ADMINISTRATIVE CONCEPTS

1. The hospital or doctor's office may send their bill for medical services directly to Administrative Concepts.
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 Administrative Concepts yourself.
3. **For every medical condition for which you wish to claim benefits, you MUST send Administrative Concepts 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.tamuinsurance.com, select your campus, and go to "**More Online Services**". You are able to download and print a copy of the claim form. If you are unable to do so, please call 800-452-5772 and request that a claim form be sent to you.
5. Please **mail your claim form** (and medical bills if your provider did not already do so) to **Administrative Concepts, 994 Old Eagle School Road, Suite 1005, Wayne, PA 19087-1802.**
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 CLAIM YOU HAVE FILED

1. You may check the status of a claim you have filed online, by going to the website www.tamuinsurance.com, selecting your campus, click on "**More Online Services**" and going to Check Claims Online. You may set up your own secure account.
2. You may email the claim office through www.tamuinsurance.com, selecting your campus, and going to "**More Online Services**".
3. You may call AIP Student Insurance at 800-452-5772 at any time (between the hours of 8:00 am and 7:00 pm) for assistance.