

# 2016-2017 International Student Insurance Plan Summary

At LewerMark we are pleased to provide the international student medical insurance plan at A.C.E. Language Institute for the 2016-2017 school year. LewerMark Student Insurance protects you while you are at school and when traveling or studying abroad.

For additional information, please visit us at [www.lewermark.com/ace](http://www.lewermark.com/ace) or call 1-800-821-7710.

*Carry your LewerMark Insurance ID Card with you at all times*

2016-2017 Benefits	Medical Insurance Benefits Per Policy Year for A.C.E. Language Institute (\$100,000 – 100/80)
Maximum Per Injury or Sickness	\$100,000
Policy Year Maximum Benefit	\$100,000
Pre-Existing Condition Benefit (6 months)	\$2,500
Student Health Center	\$0 copay for eligible benefits
Copay Per Office Visit	In Network: 100% after \$20 copay Out of Network: 80% after \$20 copay
Copay Per Hospital Visit	In Network: 100% after a \$100 admittance copay Out of Network: 80% after a \$100 admittance copay
Wellness Benefit (up to \$250 per policy year)	100% of charges at a Student Health Center 50% of charges at other providers
Emergency Ambulance Services	In Network: 100% Out of Network: 80%
Emergency Room Visit	\$100 in network copay/\$100 out of network copay
Prescription Drugs	100% covered if dispensed as inpatient in the hospital or 50% covered if dispensed as outpatient at a Cigna pharmacy
Medical Treatment of a Mental Condition	Maximum of 30 days inpatient, maximum of 10 outpatient visits
Physiotherapy, Acupuncture, and Chiropractic Benefit (Up to 12 visits per policy year)	In Network: 100% Out of Network: 80%
Medical Evacuation	\$50,000*
Repatriation	\$25,000*

\*Scholastic Emergency Services provides additional benefits.

**Services below are included in your plan, now with 24/7 translation assistance.**

### Scholastic Emergency Services (SES)

An Assist America Partner

**1-877-488-9833**

In the event of an emergency, SES offers a wide variety of services, at no additional charge to the student.

- Medical Evacuation or Transport
- Compassionate Family Visit
- Repatriation of Mortal Remains

### MyNurse 24/7

Medical Help Line

**1-866-549-5076**

Speak with a nurse about your health, illness or where to go if you feel sick or are injured.

- Friendly, experienced, Registered Nurses help you decide what your best choices are.
- Assistance with any Health Issues or Questions
- General Health and Wellness Information

### LewerMark Student Assist

Counseling and Legal Services

**1-855-492-3624**

The Counseling Center is a safe and secure way for students to get short-term counseling on issues including:

- Stress Management
- Anxiety, Depression
- Substance Abuse
- Legal Advice

**What is the network LewerMark uses?** LewerMark Student Insurance uses CIGNA, a nationwide provider network. If you choose to go to a provider outside of the CIGNA network, you may have to pay extra money out of pocket.

**How do I find a doctor?** Go to [www.lewermark.com](http://www.lewermark.com). Click on 'Find a Doctor or Pharmacy', then click on 'Find a CIGNA Provider'. Under "Search Location", type the zip code of the area in which you would like to search. Click "Pick" under "Select a Plan". Click on "Medical Plans", and then select "PPO, Choice Fund PPO". You can then search by specialty or provider name.

**What is a copay?** This is the amount of out of pocket expenses that you must pay the doctor, clinic, or hospital for each visit.

**What is included in the Wellness Benefit?** The Wellness Benefit covers 50% (up to \$250 per school year) of any combination of routine/sports physicals, gynecologic health screenings, immunizations, and tuberculosis tests. These benefits are covered at 100% (up to \$250 per school year) at your on-campus Student Health Center or LewerMark approved walk-in clinic: Walgreens Walk-In Clinic, CVS MinuteClinic, and Walmart Walk-In Clinic.

**The provider says I am not on the insurance list.** There is a chance at the beginning of the term that we have not received the enrollment information from your school. The school needs to send us notification that you are enrolled in the insurance plan. We will reimburse your eligible visit if the provider requires payment up front. You may contact us at 1-800-821-7710.

**What is an EOB?** An EOB, or Explanation of Benefits, is a form you will receive online if you visit a provider. It shows the charges, discounts, and any amount that is still owed. You will also receive an email that your EOB is available online to review. An EOB is not a bill.

**When should I use the Emergency Room?** Hospital Emergency Rooms (ERs) are set up to focus on medical emergencies, not routine health care. Many health problems are not emergencies. If you are unsure whether the problem is an emergency:

- Call [MyNurse](#) 24/7 for help at **1-866-549-5076** — *no additional charge and available in over 200 languages*
- Go to your Student Health Center or walk-in clinic, if open
- Go to the **ER** if you feel the problem is so serious that it cannot wait until your Student Health Center or walk-in clinic is open

**What happens if my claim is rejected?** Call LewerMark at 1-800-821-7710 or email [lewermarksupport@lewer.com](mailto:lewermarksupport@lewer.com). Occasionally, claims can be rejected if the doctor provides the wrong number or information. We will research the claim and let you know the status. If you receive an Accident and Sickness questionnaire, this must be completed and returned before your claim can be processed.

**What is the 'Make Your Mark' Scholarship Program?** It's a scholarship contest available only to international students enrolled in LewerMark Student Insurance plans. Please visit [www.lewermark.com](http://www.lewermark.com) for more information. The deadline for entries is March 3rd, 2017.

**Exclusions & Limitations:** The following is a partial list of examples of expenses which are not covered:

- Medical Treatment received by the Covered Person in his or her home country or country of regular domicile
- Medical Treatment or diagnosis of sleep disorders, including but not limited to apnea monitoring & sleep studies
- Medical Treatment received in connection with teeth, gums, or jaw unless for an injury to sound natural teeth
- Hearing aids, eyeglasses and contact lenses
- Medical Treatment for acne
- Medical Treatment related to infertility
- Medical Treatment for injuries sustained while participating in hazardous or adventure sports
- Medical Treatment for injury or sickness arising from an intentionally self-inflicted action, suicide, or attempted suicide, while sane or insane (in excess of benefits provided elsewhere in the coverage, if any)
- Antibody testing for immunizations and testing for allergies
- Medical Treatment for injury or sickness sustained while the Covered Person was under the influence of illegal narcotics or a non-prescribed controlled substance, or as the result of the legal or illegal consumption of alcohol
- Medical Treatment received due to a Pre-Existing Condition or complication thereof. However, Pre-Existing Conditions will be payable under the Policy after the Covered Person's coverage has been in force for six consecutive months. Please note that a pregnancy which begins prior to Policy's Effective Date will not be covered under the Policy
- After hours and weekend facility fees, unless related to Emergency Services

**Note:** This list of examples is not complete; see your plan brochure for a complete list of exclusions. Plan benefits are subject to the terms and conditions of the insurance policy.



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