

STUDENT INSURANCE PROGRAM
www.aipstudentinsurance.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 International (for Questions and Assistance) **800-452-5772**
(office hours 8:00 am to 7:00 pm Central Time)

OnCall International (Travel Assistance Services) **800-850-4556**
or call collect when outside the United States **603-328-1713**
603-898-9159

24-Hour Nurse Advice Line **800-850-4556**

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, 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. Go to the AIP website, www.aipstudentinsurance.com. Find the school you attend using our search and go to it's insurance website. Click on Preferred Provider. This 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 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.* This can be obtained by going to www.aipstudentinsurance.com and finding your school using our search. Next, if your school offers multiple plans select the plan you are enrolled into on your school's student insurance website. Then or otherwise click on Print ID Card.

HOW DO I OBTAIN MY PRESCRIPTION MEDICATION?

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

HOW CAN I FILE A MEDICAL CLAIM WITH THE STUDENT INSURANCE PLAN?

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 Student Assurance Services yourself.
3. **For every medical condition for which you wish to claim benefits, you should 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.aipstudentinsurance.com. Find the school you attend using our search and go to it's insurance website. Next if your school offers multiple plans select the plan you are enrolled into. Now you are able to download and print a copy of the claim form, or you may complete the online version of the form.
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.***

HOW CAN I CHECK THE STATUS OF A CLAIM I HAVE FILED?

1. You may check the status of a claim you have filed online, by going to the website www.aipstudentinsurance.com. Find the school you attend using our search and going to its insurance website. Next if your school offers multiple plans select the plan you are enrolled into. Then go to Check Claims Online. You may then set up your own secure account.
2. You may email the claim office through www.aipstudentinsurance.com. Find the school you attend using our search and going to its insurance website. Next if your school offers multiple plans select the plan you are enrolled into. Then click Email Claim Office.
3. You may call AIP Student Insurance at 800-452-5772 at any time (between the hours of 7:00 am and 7:00 pm) for assistance.