



STUDENT INSURANCE PROGRAM 2015-16
North Park University
www.NPUInsurance.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)	800-452-5772
(office hours 9:00 am to 4:30 pm Central Time)	
Student Assurance Services (for Claim issues)	800-238-2739
(office hours 8:00 am to 4:30 pm Central Time)	
Travel Assistance Services from US & Canada	800-872-1414
Travel Assistance Services outside US & Canada	609-986-1234 (call collect)
Ask Mayo Clinic 24-Hour Nurse Advice Line from US & Canada	877-351-9900

IMPORTANT INFORMATION - CHANGES TO PLAN FOR 2015-16!!!

1. The 2015/16 insurance plan is compliant with the Affordable Care Act and provides unlimited benefits each plan year.
2. The plan deductible is \$250 for the policy year, but it is waived for treatment at the Student Health Service.
3. The plan pays 100% at the Student Health Service; 80% when you use a provider in our National Network; and 60% when you do not use a network provider.
4. All internal limitations have been removed from the Essential Benefits of this policy.
5. A Catamaran Pharmacy Card is included with the program.
6. The maximum benefit for pharmacy and medical expenses is unlimited.
7. Pre-existing conditions are covered.
8. Intercollegiate Athletic Sports accidents are covered by the plan.

**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 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.** 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.NPUInsurance.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?

Your health insurance program provides a Prescription Drug Card through Catamaran. You must pay the co-payment shown on your ID Card to your pharmacist when you fill the prescription.

FILING YOUR MEDICAL CLAIM 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.NPUInsurance.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 Student Assurance Services, Post Office Box 196, Stillwater, MN 55082.**

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.NPUInsurance.com and going to Check Claims Online. You may set up your own secure account.
2. You may call the claim office at 800-328-2739.
3. You may email the claim office through www.NPUInsurance.com.
4. ***You may call AIP Student Insurance at 800-452-5772 at any time (between the hours of 9:00 am and 4:30 pm) for assistance, or email us through www.NPUInsurance.com.***