

How to use your Student Insurance Plan

Healthcare in the USA can be difficult and confusing when coming from another country. The healthcare system may be very different than the one you are used to.

BEFORE YOU NEED CARE:

Decide on what medical provider you will use (in our AETNA network) in case of an accident or illness.

Identify the primary care providers and general physicians in your area by searching at <https://wellaway.com/provider-search>

OR

calling the ConciergeCare line at **+1 888-959-2296** to identify them for you.

Steps to follow if you need medical care

Step 1: Present your Student Insurance Card which contains your ID number to the medical provider. Remember to mention the *AETNA Network*.

Step 2: If you are being treated by an **In-Network Provider**, your claim will automatically be submitted to PayerFusion by the Medical Provider, meaning that you will not need to pay up front and then file a claim.

In the case of an emergency illness/accident, you should proceed to the nearest emergency room. You do need to contact ConciergeCare at the time or within 48 hours +1 888-959-2296

Steps to the providers/facilities for submitting claims directly to PayerFusion/AETNA

Step 1: If you have not already, call ConciergeCare to verify Benefits and Eligibility :
USA/Canada Toll-Free: **+1-888-959-2296**, Worldwide Collect: **+1-786-558-2033**
or avistudents@payerfusion.com.

Step 2: Scan and Email claim information to avistudents@payerfusion.com
(Please include Full Name, Date of Birth and Policy Number). Remember to send the information encrypted due to Data protection.

Claims submission

If you are being treated by a **Non-Network Provider**, ask how your claim will be filed with the Medical Provider. The Provider may require you to pay immediately.

Step 1: Have Provider send the claim directly with *PayerFusion/AETNA Network*. If they don't, then you must file the claim by submitting an itemized billing, detailing the date of service, type of service provided, diagnosis, to PayerFusion Administrative Services - for reimbursement consideration, as stated in the back of your ID card send correspondence to avistudents@payerfusion.com

1. All claims must be submitted with proof of travel including flight records.
2. Medical Records: **Doctors' Notes Reports, Bills, Receipts** including names and addresses.
3. Police Reports (if applicable).
4. Any additional documentation requested by the **Insurer** to support **Your** claim.
5. If you have questions contact ConciergeCare at **+1 888-959-2296**
6. Please always retain copies for your records.

Step 2: Payment on filed claims for covered expenses will be mailed directly to the hospital or doctor unless proof of payment is submitted with the claim. If the claim is for reimbursement, proof of payment must be enclosed in order to process the reimbursement to you.

Step 3: Once a claim is processed, an Explanation of Benefits (EOB) Statement will be mailed to you explaining the benefit paid to the Provider. The Provider will then send you a statement indicating if a balance is due.

Keep in mind:

- Get labs done in your plan's network laboratory
- Have outpatient surgery at a free-standing surgery center, not a hospital
- Do not schedule doctor's visits at the hospital : you will often get charged by the doctor and the hospital
- Use a convenience care or urgent care center for non-life-threatening emergencies. Many are open extended hours and can accommodate your schedule.

Follow the guidance chart below to assess the level of service or center you should see to seek medical care:

Symptom	Convenience Care Center	Doctors' Office Setting	Urgent Care	Emergency Room
Fever, cough, sore throat, Sinus Pain	✓	✓	✓	
Sprains, Strains, Nausea, vomiting, diarrhea		✓	✓	
Sudden or unexplained loss of consciousness				✓
Signs of a heart attack / Chest pain or pressure. Difficulty breathing, loss of vision.				✓
Coughing up or vomiting blood				✓

For illustrative purposes only. This information is not intended as medical advice.