Relation*ships* Matter.

2022–2023

USING YOUR INSURANCE

DREXEL UNIVERSITY
College of
Arts and Sciences
English Language Center

**DREXEL UNIVERSITY
ENGLISH LANGUAGE CENTER**
INTERNATIONAL STUDENT INSURANCE PLAN

www.4studenthealth.com/drexel

Revised September 22, 2022 9:11 AM

How to Enroll

You are automatically enrolled through your school; no action is needed to enroll yourself in the plan.

To enroll your dependents, visit **www.4studenthealth.com/drexel** to enroll online with a credit card. Your dependents (spouse, domestic partner, or children under the age of 26) must be enrolled before the start of the term or within 31 days of marriage, birth, adoption, or arrival in the U.S.

For questions about enrollment, contact Relation Insurance Services at **(800) 955-1991** (Monday–Friday, 8:30 a.m. to 5:00 p.m. Central Time).

Your Insurance ID Card

Once you are enrolled in the plan, you will receive an email notifying you that your ID card is available. Log in or create an account at **www.4studenthealth.com/drexel**.

If you need medical treatment before you receive notice that your ID card is active, please contact Relation at **(800) 955-1991**.

Carry your ID card with you at all times! You will need your card when you visit the campus health center, a physician's office, urgent care, or hospital.

Where to Access Care

If you experience a sickness or an injury, here are the places you have access to. Each option is discussed in detail on the following pages.

- **Campus health center,** for minor illness or injuries
- **Physician's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the campus health center is closed
- **Hospital,** for scheduled surgery or a medical emergency only

What Does "In-Network" Mean and Why Does It Matter?

In-network means providers such as physicians, specialists, and hospitals that accept this insurance plan. *Note: Sometimes it is also called "PPO" or "Preferred" network.* The network for this plan is **First Health PPO**.

If you use a First Health provider, covered medical services are paid by the insurance company at 90% of Preferred Allowance. If you use an out-of-network provider, covered medical expenses are paid at 70% of Usual, Reasonable, and Customary (URC) charges. *Deductibles and copays are not included in what the insurance company pays.*

What You Will Pay

- The cost of the insurance charge
- A $250 in-network / $500 out-of-network deductible per Policy Year
- A $20 copay per visit, plus 10% coinsurance when you go to a First Health physician's office or urgent care center
- 10% coinsurance when you go to a First Health hospital
- 10% coinsurance after a $200 copay if you go to a First Health emergency room (copay waived if you are admitted to hospital)
- A $25 copay for generic medications, a $40 copay for brand name preferred and brand name non-preferred medications, and 50% of actual expense for specialty medications
- 30% out-of-network coinsurance if you do not use a First Health provider
- Expenses in excess of Usual, Reasonable, and Customary (URC) charges if you do not use a First Health provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Plan Summary)

Find a Physician or Facility

1. Visit **www.myfirsthealth.com** and click **Start Now**.
2. Select the **Type of Provider**. Under **Search by** start by entering your ZIP code and then select a distance.
3. **(Optional)** If you would like to select by specialty, procedure, or other options, click on **Show More Options**.
4. Click **Search now**. Select a provider from the generated listing.

It is best to locate a First Health physician, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **First Health PPO Network** before you receive treatment.

What's Covered (Treatment must be Medically Necessary)

- $500,000 per injury or sickness
- Physician visits and hospital charges paid at 90% (after copay and deductible) for First Health services; or 70% of URC for out-of-network services
- Emergency room
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy and chiropractic care
- Maternity and prenatal care
- Prescription drugs

Limitations and exclusions may apply. Please see the Plan Summary at **www.4studenthealth.com/drexel** for more details regarding benefits, terms, conditions, and exclusions of the insurance plan as underwritten by Crum & Forster, SPC.

Campus Health Center

For general medical care, please visit the Drexel Student Health Center. Visits are by appointment. Call as early in the day as possible in order to receive same day services.

Drexel Student Health Center
University City Science Center
3401 Market St, Ste 105B
(Entrance on 34th St across from DAC)
(215) 220-4700

HOURS	
Monday, Wednesday, Friday	8:30 a.m. – 5:00 p.m.
Tuesday & Thursday	10:30 a.m. – 6:30 p.m.

Physician Visits

When you have a health care need, such as an injury or sickness, schedule an appointment to see a physician.

1. Use a First Health physician whenever possible. *Note: You are not required to see First Health physicians; however, if you choose to see a physician who is not a First Health provider, you will have to pay 30% coinsurance and expenses in excess of URC.*

2. Call the physician's office to make an appointment. Tell them you have **First Health PPO** insurance.

3. Arrive 15 minutes early for your appointment.

4. Bring your insurance ID card with you.

Every visit to a health care professional, whether at the campus health center, a physician's office, emergency room, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.

Urgent Care

Do not go to the hospital for minor illnesses or injuries! If you need to see a physician immediately and cannot wait for a scheduled appointment, please go to an **urgent care center.** Hospital emergency rooms typically charge *2-3 times more* than a physician's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some First Health urgent care centers close to campus:

- Vybe Urgent Care
  3550 Market St, Suite 102
  Philadelphia, PA 19104
  (215) 405-0701

- MyDoc Urgent Care
  3717 Chestnut St, Ste 202
  Philadelphia, PA 19104
  (215) 921-8294

- CHOP Urgent Care King of Prussia
  100 E Penn Sq, Ste 600
  Philadelphia, PA 19107
  (215) 590-6155

Hospital Emergency Room

In the case of a life-threatening emergency, call 911 for an ambulance or go to the nearest hospital emergency room (ER).

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.

Getting a Medication

Fill your prescriptions at an Express Scripts pharmacy, which may include CVS, Walgreens, and Walmart. To locate a pharmacy, visit **www.express-scripts.com** or call **(800) 400-0136**.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- If you do not use an Express Scripts pharmacy, you must pay in full and submit a claim for reimbursement.
- Download a prescription claim form at **www.4studenthealth.com/drexel** under **Pharmacy** in the USE YOUR INSURANCE section.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 100% of actual charges, minus the copay, for generic, brand name preferred and brand name non-preferred drugs, and 50% of actual charges for specialty drugs. Make copies of all receipts for your records before you mail them.

Claims

If the medical provider **does not file** a claim on your behalf, you will need to submit a claim for reimbursement. Follow these steps:

1. Download a claim form and fill it out completely.
2. Claim forms are available at **www.4studenthealth.com/drexel** under **Claims** in the USE YOUR INSURANCE section.
3. Include your member number (as shown on your ID card) on the claim form.
4. Attach itemized bills for X-rays, lab charges, etc.
5. Send your claim form and all bills pertaining to this claim to ACI at the address below. Try to have all itemized bills attached to the same claim form.

The address and fax number to submit claims information are as follows:

Administrative Concepts, Inc.
PO Box 4000
Collegeville, PA 19426
Fax: **(610) 293-9299**

Keep copies of all the documents you submit. To check the status of a claim you submitted, call Administrative Concepts, Inc. at **(800) 476-4802**.

What if I am outside Pennsylvania or the U.S. and need medical treatment?

Coverage is worldwide; however, there is no coverage for expenses in your Home Country.

All medical bills, receipts, and other information should be sent to the claims department address.

Q&A

Please contact us if you have any questions about this Plan. We are happy to assist you!

📞 **(800) 955-1991**

✉ **clientservices@relationinsurance.com**

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EDUCATION SOLUTIONS

Disclaimer: If there are any discrepancies between this document and the Policy, the Policy will govern.