

STUDENT INSURANCE

(310) 826-5688 • • FAX (310) 826-1601

E-mail: international@studentinsuranceusa.com

www.studentinsuranceusa.com

License # 0386216

Long Beach City College - International Students

2016-2017 School Year
International Accident & Sickness Insurance Information

WHEN YOU NEED TO SEEK MEDICAL ATTENTION FOLLOW THE STEPS BELOW:

- Go to the Campus Health Center first.
- If the Health Center cannot treat you, refer to our website @ www.studentinsuranceusa.com to locate a Medical Provider in the Cigna PPO Network (refer to step 2 below). You may be referred to one of the designated medical facilities below by the Health Center.

BEFORE MAKING AN APPOINTMENT OR BEFORE YOU ARE REFERRED OUT, ALWAYS CHECK WITH THE DOCTOR, FACILITY, LAB OR X-RAY FACILITY THAT THEY ARE CONTRACTED WITH CIGNA PPO HEALTH PLANS.

- You must tell the doctor to mail all medical (HCFA-1500 form) and hospital (UB 92 form) bills along with your: name, address, social security number or school I.D. number and the name of your college to the claims address below.
- A CLAIM FORM IS **NOT** REQUIRED FOR FILING A CLAIM.

IF THE HEALTH CENTER IS CLOSED:

1. Call our office.
2. Locate a PPO Medical Provider at: www.studentinsuranceusa.com, hover your mouse over *STUDENT INSURANCE, INTERNATIONAL STUDENTS* and click on *FIND THE DOCTOR*.
3. Tell the doctor's office or Hospital to send all medical bills (HCFA-1500 form/UB 92 form) to:

The Lewer Agency, Inc
 PO Box 32247
 Kansas City, MO 64171
 Phone 800-821-7710
 Fax 816-960-7064
lewermarksupport@lewer.com

STUDENT INSURANCE
For eligibility & benefits and Claims call:
Student Insurance
 M-F 7:00 am – 4:00 pm
 (800) 826-5688
 or
The Lewer Agency, Inc
 800-821-7710

- Be sure to file claims within 30 days of Injury or first treatment for a Sickness. Bills must be received by the Company within 90 days from date of service. Bills submitted after 90 days will not be considered for payment.
- Please make copies of all documents for your records.

BEFORE MAKING AN APPOINTMENT OR BEFORE YOU ARE REFERRED OUT, ALWAYS CHECK WITH THE DOCTOR, FACILITY, LAB OR X-RAY FACILITY THAT THEY ARE CONTRACTED WITH CIGNA PPO HEALTH PLANS.

DESIGNATED MEDICAL FACILITIES:

Medpost Urgent Care	Healthcare Partners South Bay	Medpost Urgent Care
2010 E. Carson St. Long Beach, Ca. 90807 (562)424-5450 Monday-Friday 8:00am–8:00pm Saturday-Sunday 9:00am-5pm	2600 Redondo Ave. Long Beach, Ca. 90806 (562) 988-7000 Monday-Sunday 8:00am-8:00pm	13299 South St. Cerritos, Ca. 90703 (562)865-8750 Monday-Friday 8:00am–8:00pm Saturday-Sunday 9:00am-5pm

IMPORTANT DEFINITIONS:

In-Network

Doctors, Hospitals and other health care providers who have contracted to provide specific medical care at negotiated prices.

Out of Network

Doctors, Hospitals and other health care providers who have **not** agreed to any prearranged fee schedule. Insured Person may incur significant out-of-pocket expenses with these providers. Charges that exceed insurance payment are the Insured's responsibility.

Medical Emergency

A sudden, serious and unexpected sickness or injury. If absence of immediate medical attention, a reasonable person could believe that these conditions would result in serious impairment of bodily functions or death.

If the emergency room doctor states your visit is a **non-emergency**, the insurance company may not pay your bills.

Deductible

This is the amount of money you **will have to pay** toward a medical bill before the insurance company pays.

Co-Pay

This is the specific dollar amount which you **must pay** to a provider or pharmacy at the time of service.

Preventive Care

A remedy that prevents or slows the course of an illness or disease. Any routine physical examinations or routine testing; screening exams or testing in the absence of an injury or sickness.