

North American University International Student Insurance Plan

Welcome to the 2018-2019 International Student Insurance Plan! Below are brief highlights of plan benefits. For more information, please consult the Plan Certificate. For questions about medical benefits or claims, please call Relation Insurance Services at **(877) 246-6997**.

You can find all plan materials at www.4studenthealth.com/nau. If you have any questions about enrollment, please call Relation Insurance Services at **(800) 955-1991**.

If You Need to See a Doctor

If you need medical treatment, visit a Preferred Provider Organization (PPO) network provider to obtain medical care. This plan utilizes a PPO network. You pay less if you use providers that belong to the PPO network. Providers include physicians, urgent care centers, hospitals or other specialized practitioners.

Your PPO is First Health Network. To locate a First Health Network PPO provider, visit www.firsthealthbp.com or call **(800) 226-5116**. If you visit a non-PPO provider, you are responsible for additional costs if the medical provider charges over the Usual and Customary amount.

Prescription Drugs

To locate an in-network pharmacy and to manage your medications (including refills and home delivery), contact Express Scripts online at www.express-scripts.com or call **(800) 447-9638**. If you visit an out-of-network provider, you will need to pay for the prescription in full at the time of pickup, then submit a claim for reimbursement.

Dates of Coverage

This plan is effective 08/01/2018 to 07/31/2019.

Insurance ID Card

Once you are enrolled, register online to download your insurance ID card at www.4studenthealth.com/nau. If you need medical treatment before you receive notice that your ID card is active, please contact Relation at **(800) 955-1991**.

If you go to a doctor's office, urgent care center, hospital or pharmacy, you will be asked for your Insurance ID Card.

Carry your insurance ID card with you at all times.

What's Covered

First charges must be incurred **within 30 days** from the date of a Covered Accident or Sickness

- Doctor visits
- Emergency expenses
- Surgery, in- and out-patient
- Tests, procedures, and laboratory services, such as X-rays and blood draws
- Prescription drugs

Limitations and exclusions may apply. Pre-existing conditions are covered up to a maximum of \$10,000 per policy year. Please see the Plan Certificate for more details, available at www.4studenthealth.com/nau.

Additional Plan Information

Please note the following levels for coinsurance, deductibles, copays, and other costs of this coverage.

	In-Network Provider	Out-of-Network Provider
Deductible	\$50 per accident or sickness	
Covered Percentage*	100% of Usual and Customary Charges	100% of Usual and Customary Charges
Office Visit Copay	None	None
Urgent Care Copay	None	None
Hospital Room & Board Copay	None	None
Emergency Room Copay	None	None
Prescription Drugs	100% of Usual and Customary Charges	100% of Usual and Customary Charges
Maximum Benefit	\$500,000 per Accident or Sickness	
Emergency Medical Evacuation	\$100,000	
Repatriation of Remains	\$100,000	
Accidental Death & Dismemberment	\$10,000	

* After Deductible