

LOURDES UNIVERSITY ACCIDENT ONLY INSURANCE PLAN

Lourdes University recommends that all students have their own health insurance. Coverage may be from a parent's insurance plan, one's own job, or an individually purchased policy from a private insurance company or the Health Insurance Marketplace. This insurance is primary, meaning that all medical bills are filed with this insurance first.

Even if you have insurance, the cost of medical care can be expensive, and the billing process can be confusing. To help ensure students can afford to seek care when it's needed, Lourdes University has purchased an insurance plan designed to specifically help students cover medical bills related to accidents and injuries.

What kind of insurance is this plan?

This plan is accident-only insurance coverage. That means it does not cover illnesses. If you are injured due to an accident, you can file a claim with this plan.

It is strongly recommended that students have their own health insurance coverage to cover illness, preventive care, and other health concerns.

How do I sign up for coverage?

All registered undergraduate students are automatically covered under this Plan. Students must actively attend classes for at least the first 31 days beginning with the first day for which coverage is purchased. Once these criteria are met, you are covered for injuries that occur through July 31, 2022, provided you remain an eligible student.

What types of benefits does this plan have?

For a full schedule of benefits, visit the University's Office of Finance and Administration to view the policy on file. Some of the highlights include:

1. Coverage is provided 24 hours a day during the policy term,
2. The plan pays the first \$50 in medical bills for each injury, then a \$250 deductible applies,
3. The plan pays up to \$25,000 in medical bills per injury, after your primary insurance has paid its share, for up to 2 years from the date of injury,
4. An Accidental Death and Dismemberment maximum benefit of \$25,000.

Be aware that initial treatment must take place within 90 days from when the injury occurred.

How much do I have to pay to have the coverage?

You do not pay anything extra for this plan. The cost is included as part of your school fees.

How do I get my Insurance ID card?

You can obtain an insurance ID card from the office of the Vice President, Finance and Administration. You may also download your ID card at www.4studenthealth.com/lourdes by clicking on **ID Card** under HELPFUL QUICK LINKS. No other insurance card will be issued. **Carry your ID card with you at all times!**

What should I do if I need to see a doctor?

You may visit a doctor or hospital of your choosing. Provide both your primary insurance card and this excess insurance card to the health care provider at the time of treatment for injuries.

The card explains that the school's coverage is EXCESS of other insurance, after \$50 of Primary coverage, and instructs providers to file with other insurance first. It also gives the provider our electronic payer ID number for immediate submission of charges.

What if I have an emergency, such as an accident or life-threatening situation?

Call **911** or go to the nearest hospital emergency room.

What if it is not an emergency but I need to see a doctor right away?

Visit an urgent care center, rather than a hospital emergency room. Urgent care centers provide medical treatment for minor injuries or when immediate care is needed. Hospital emergency rooms generally charge more for services than doctor's offices or urgent care centers.

Are prescription drugs covered?

Yes, if the drugs are prescribed as a result of an accidental injury. Please note that you will need to pay for prescriptions in full, then submit a claim for reimbursement for the portion the company is responsible for paying.

How do my bills get paid?

Obtain a claim form from the office of the Vice President, Finance and Administration. You must complete the claim form and return it to this same office. They will submit the claim form to Relation Insurance Services.

Once the school sends the claim form, you can forward the detailed billing statements and your primary insurance explanation of benefits to:

Relation Insurance Services
Attention: Claims
PO Box 25936
Overland Park, KS 66225
Fax: **(913) 327-7520**

Bills will not be processed without a properly submitted claim form.

Keep copies of all the documents you submit. To check the status of a claim you submitted, contact Relation at **(877) 246-6997** or email claims@relationinsurance.com. It is advisable to wait 10 business days after the submission of your claim before making an inquiry.

Is vision or dental coverage provided under this plan?

Only as it pertains to an accidental injury. For example, a broken tooth as a result of a slip and fall would be covered (as long as it didn't happen during an event that is excluded from coverage).

Where can I find additional information on the plan?

Visit www.4studenthealth.com/lourdes.

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