Trusted experience always on your side!

ISO International Student Health Insurance

(800) 244-1180   isoa.org

- ✓ Founded in 1958 as a solution to the particular needs of international students.

- ✓ Administered by current and former international students.

- ✓ Provides health plans for international students studying in the U.S.

- ✓ Over 4500 schools/colleges and 150,000 insured students every year

- ✓ Multilingual customer service – Mandarin/Cantonese, Spanish and Hindi

Health Insurance in the U.S.

U.S. Health System

- One of the most expensive in the world

- Insurance in the U.S. helps with medical bills

- Different system compared to other countries

- Things happen when you least expect it

Risk of Being Uninsured

- No follow up treatments

- Huge medical bills

- May jeopardize your education

- Possible need to return to your home country

How insurance helps

- James Wang and Franco Aguilar were crossing the street when they met an accident. Franco had health insurance, James did not...

- They both got treatment at a nearby hospital. Bill was $2090 for each student.

- What do you think happened next? Remember – James did not have insurance...

How insurance helps

- Franco's Health Insurance:
- $90 Deductible (Franco's responsibility)
- 80% Coverage

Total Bill:	$2090
Deductible:	($90)

Remaining Bill:	$2000
80% coverage	
Insurance Pays:	$1600
Franco Pays:	$400

- James has no health insurance

James Pays: $2090

ISO Med 1 for DePaul

Dedicated plan offered for full time international students at DePaul University at one rate of $60/month.

Enrollment Options:

❖ New Students ➔ Automatically enrolled by school

> Start Date: 8/16/2015

❖ Continuing Students ➔ Enroll online @ https://www.isoa.org/depaul_university

ISO Med 1 for DePaul

Benefits Highlights

Lifetime maximum:	No lifetime maximum
Maximum per injury/sickness:	$250,000
Deductible per event at SHC / PPO / else:	$25/$90/$225
Annual deductible maximum:	$500
Medical evacuation:	$100,000
Repatriation of remains:	$50,000
Annual maximum:	$1,000,000
Co-pay emergency room:	$300
Co-insurance in network:	80% of first $4,000; 100% thereafter
Co-insurance out-of-network:	75% of Usual & Customary
Pre-existing conditions:	Covered

Covered vs Excluded

Example of Covered Medical Expenses

- Doctor visit for sickness
- Ear/throat Infection
- Hospitalization
- Surgery

Example of Excluded Medical Expenses

- Preventive treatments
- Vision check up/treatment
- Dental treatment
- Participation in sports

Key Terms

- **Co-Insurance:** the ratio (%) of splitting the bill between the insurance company and you

- **Deductible:** the dollar amount of covered expenses you are responsible to pay the physician or hospital before the policy will pay any benefits

- **Co-pay:** The fee you pay for certain medical services or prescription drugs. For example, you may pay $10 to fill a prescription and the health plan covers the balance of the charges.

- **Pre-Existing Condition:** any injury or illness which you suffered from, or for which treatment or medication was prescribed, prior to the date your insurance started

- **Exclusions:** treatments or services not covered under the insurance plan

Find a doctor/hospital

- Visit the student health center first:

  DePaul Health Services
  1150 W. Fullerton Ave., Second Floor
  Chicago, IL 60614

Hours		
Monday–Thursday	Friday	Saturday
8:30 a.m.–5:30 p.m.	9 a.m.–5 p.m.	9 a.m.–1 p.m.

List of Services offered as a part of the quarterly fee for DePaul Students and other details:

http://offices.depaul.edu/student-affairs/support-services/health-wellness/Pages/health-services.aspx

Find a doctor/hospital

You may choose to be treated within or outside of the First Health or Multiplan Networks.

In-network doctors, clinics and hospitals:

- First Health – (800) 226-5116 / www.myfirsthealth.com
- Multiplan – (888) 342-7427 / www.multiplan.com

Remember !!

In-network coverage rates are higher and your out of pocket responsibilities can be lower – than visiting an out – of – network provider.

Sample Medical Card

ISO

Carry your card at all times.
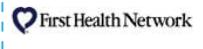**Always present it to your service provider.**

In the event of sickness or injury, report to the Student Health Center, if available, or to the nearest physician or hospital. To find a provider contact **First Health (800) 226-5116** or **www.myfirsthealth.com**. You may also use Multiplan (888) 342-7427 or www.multiplan.com as an alternative network.

To report a claim or verify eligibility contact: HealthSmart
3320 West Market Street, Suite 100, Fairlawn, OH 44333
(800) 331-1096 or (330) 576-9000. EDI 34145

On line claim status is available 24/7 at www.healthsmart.com.

Worldwide Assistance Services provided by On Call International – 24/7.
Call (866) 509-7715 in the USA or collect to (603) 328-1728.

EXPRESS SCRIPTS Pharmacy Network
Pharmacy Customer Care (800) 711-0917

BIN# 610014 Group# KLAISCO
Pharmacy help desk (800) 922-1557

First Health Network   **MultiPlan**

Insurance ID Card

Jane Smith
Insured Person

UGL6035S   ISOG340A
Policy Number   Group Number

230000000   8/16/2015
Insurance ID   Effective Date

This card does not guarantee benefits or coverage.
For verification of insurance coverage, call HealthSmart at (800) 331-1096.

How to Use Your Insurance

"FEVER, EAR PAIN, EMERGENCY"

1. Make sure to take your insurance card with you

2. Visit Student Health Center (SHC)

3. If SHC not available ➔ Find a doctor on plan's PPO

4. Visit ER only in emergency cases

5. Be as clear as possible about your medical condition

6. Confirm with provider whether he will submit bills directly to claims department or not

7. Be aware of any notification sent to you by claims department

Types of Providers

- Doctor

A doctor's office or student health center can help you take care of most sicknesses/injuries.

- Urgent Care

A walk-in facility that is mostly open 7 days a week with long hours.

Less waiting time / Immediate attention

Can treat most conditions ranging from a flu or infection to small lacerations, if required

- Emergency Room

Visit a ER only for life threatening situations

– ex. high fever above 104 degrees, chest pain, difficulty breathing, sever dehydration etc

Attended to in order of your condition. High Bills

- Hospital

Medical facility that can provide overnight admissions / surgery depending on the sickness/injury

How are medical bills paid?

➢ Provider submits the claim directly to claims department; or he will send you the bill

➢ If he sends you bill ➜ You submit the bill and claim form to claims department

➢ Save and make copies of the bills or statements you receive from providers

➢ Explanation of Benefits (EOB) is sent to you and to each provider.

➢ You are responsible to pay the deductible and co-insurance.

➢ Provider will send you a new bill with amount due (deductible + co-insurance).

➢ Claims are usually processed within 3 - 4 weeks.

Contact Information

- **ISO**

  150 W. 30th Street, Suite 1101, New York, NY 10001

  Phone: (800) 244 – 1180

  Email: customercare@isoa.org

- **Benefits and Claims Department**

  HealthSmart

  3320 W. Market Street, Suite 100

  Fairlawn, OH 44333

  Phone: (800) 331 – 1096 Ext. 2 (for ISO members)

  Email: iso@healthsmart.com

- **DePaul Global Engagement**