

International Student Orientation

Health & Wellness at Franklin University



Health Insurance

*Identify university resources and how to use them
Recognize and consider ways to manage cultural adjustment*

Insurance Overview

- Franklin University requires F-1 students registered for classes to be enrolled in short-term accident and sickness insurance.
- Franklin University has contracted with **The Harbour Group** to offer **International Student Protection (ISP)** plans through **J. Deutsch Associates**, privately owned and operated general insurance company and underwritten by **ACE American Insurance Company**.

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Insurance Overview

- **PCHS Network, Express Scripts, and CVS Minute Clinic** are network providers through the **ISP** plan.
- Network providers often offer discounted rates, reducing your costs.
- You may choose to seek healthcare treatment within or outside the insurance network.

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OVERVIEW OF THE US HEALTHCARE SYSTEM

Health Insurance

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Getting Insurance Card

1. Register for classes.
2. Franklin's Accounting department sends list of registered students to insurance company.
3. Navigate to <https://www.coverage2u.com/>.
4. Enter first name, last name, student ID, and date of birth.

Health

Getting

1. Register
2. Franklin
3. Navigate
4. Enter

Reprint Insurance Documents

In order to access your previous enrollment information, please provide the following information: Your First and Last Name; OR the Member ID number from your insurance ID card; AND your Birth Date.

If a certificate of insurance is available for your school's policy, a link will appear on the next page to allow you to download the document.

First Name Last Name

OR

Member ID

OR

Student ID

AND

Birth Date (MM/DD/YYYY)

How to use them
for adjustment

Students

[nt.aspx.](#)

FRANKLIN
UNIVERSITY

Health

Getting

1. Register

2. Franklin

to insure

3. Navigate

4. Enter

IMPORTANT NEW INFORMATION
...ABOUT YOUR ACCIDENT & SICKNESS INSURANCE AND PRESCRIPTION DRUG BENEFITS

CERTIFICATE OF INSURANCE

Provides a description of your plan benefits. The certificate was issued under separate cover.

UNDERSTANDING YOUR BENEFITS

Your student insurance application and premium have been received. Be sure to keep the certificate, your INSURANCE ID CARD and this IMPORTANT INFORMATION INSERT for future reference. Read your insurance certificate carefully so that you will know the benefits to which you are entitled. If after review of the certificate you still have questions concerning coverage, call Administrative Concepts, Inc. at (888) 293-9229.

ENROLLMENT VERIFICATION AND ELIGIBILITY

Your effective dates of coverage are contingent upon the payment of any premium due. Your insurance coverage will not renew automatically.

HOW TO RECEIVE TREATMENT

In the absence of a medical emergency, your primary contact for treatment should be the Student Health Service.

PRESCRIPTION DRUG BENEFITS

Your student insurance program includes a benefit for prescription medicines. This benefit is administered by Express Scripts, a nationwide pharmacy network. To use the benefit, go to a participating pharmacy, present your ID Card and pay the co-payment (per prescription or refill). A partial list of national chain network pharmacies includes:

A&P	Aome	Costco	CVS	Duane Reade	Glant
K Mart	Medicine Shoppe	Pathmark	Rite Aid	Thriftway	Wal Mart

To inquire about your prescription drug benefit or to access a more complete list of network pharmacies call 800-400-0136. Have your group and member numbers from your ID Card handy.

HOW TO SUBMIT HOSPITAL AND PHYSICIAN CLAIMS

You must submit a completed claim form for any benefits to be paid. Claim forms can be obtained by going online at www.visit-aci.com or calling (888) 293-9229. Be sure to complete the form in its entirety. Failure to do so will result in a delay in claim payment. Allow two weeks for claim processing. If you receive correspondence from the claim office, please respond promptly. Notification of injury or sickness must be provided within 30 days after the date of accident or commencement of sickness. Bills must be submitted within 90 days of treatment.

ACE TRAVEL ASSISTANCE PROGRAM

Plan Number: 01A
Employer: ISP Mountaineer PLAN
Policy Number: GLMN
Assistance Provider: Europ Assistance USA

Europ Assistance provides emergency medical and travel services and pre-trip information services. Please call when:

- * You require a referral to a hospital or doctor
 - * You are hospitalized
 - * You need to be evacuated or repatriated
 - * You need to guarantee payment for medical expenses
 - * You experience local communication problems
 - * Your safety is threatened by the sudden occurrence of a political or military event
- Visit www.ACETravelAssistance.com for access to global threat assessments and location based intelligence.
Username: aceah
Password: security

To view or obtain a copy of the Insurance company's privacy notice please visit:

<http://www.aoe-isa.com/privacy.asp>

INSTANT ACCESS TO CLAIM INFORMATION ON THE INTERNET: GO TO WWW.VISIT-ACI.COM & CLICK ON "CLAIM STATUS"

Reprint Ins

In order to access your Member ID number

If a certificate of insurance document.

First Name

OR

Member ID

OR

Student ID

AND

Birth Date

Search

Prev Page

Prescription Drug Benefits

Rx Group: ISP

Rx Bin: _____

Member ID: ISP



For pharmacy locations and questions about your prescription drug coverage, call 800-400-0136 or visit www.express-scripts.com. Pharmacy Contact Help Desk: 800-822-1857.

Co-Payment Per Prescription for Prescription Drugs: \$30-Generic; \$50-All Others

Accident and Sickness Benefits

Effective: _____

Term: _____

Policy: GLMN10893598

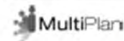
Franklin University

MAIL CLAIMS TO: ACE AMERICAN INSURANCE COMPANY
ADMINISTRATIVE CONCEPTS, INC.
964 OLD EAGLE SCHOOL ROAD, SUITE 1006
WAYNE, PA 19087-1902 PH: 888-293-9229
EDI PAYOR ID# 22584

ONLINE CLAIM STATUS: WWW.VISIT-ACI.COM

ACE TRAVEL ASSISTANCE PROGRAM

1-800-243-6124 (Inside the USA)
1-202-456-7803 (Outside the USA Call Collect)
Email: CP@europassistance-usa.com
Visit: <http://www.aohtravelassistance.com>



For access to physician referrals and provider lists, call 800-822-4362 or visit www.multiplan.com.

and Last Name; OR

you to download the

to use them
adjustment

students

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Finding In-Network Healthcare Provider

1. Call 1-800-922-4362 or navigate to <http://www.multiplan.com/search>.
2. Select your network, PCHS, and follow directions on page.
3. Enter search criteria based on your needs. For example, if searching for a general physician in your area, you may search by “general practice” and your ZIP (postal) code.

F

1 **Find a doctor or facility**

2

3 **Search for providers in your network**

Select Network

Search by name, specialty, facility type, NPI # or license #



Near **Enter Zip**



facility

1 Find a doctor

2
3 Search for provider network

Select Network

866-981-74

TTY/TTD service

Which network would you like to search?

(Network logo usually appears on the front or back of your benefits ID card)

- PHCS
- MultiPlan
- HealthEOS
- ValuePoint
- Beech Street
- AMN, RAN, and/or HMN
- First Choice Health Network
- I don't see one of these



Change Language

Engl



Near Enter Zip



Which network would you like to search?

Find a doctor or facility

- 1 Find
- 2 PHCS
- 3 Search network

PHCS

Change Network

General Practice



near 4321

43215 **OK**

Remember my network

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Scheduling Healthcare Appointment

1. Call healthcare provider's office.
2. Ask if they are accepting new patients.
3. Ask if they accept your health insurance.
4. Ask if they can send you an estimated cost for the appointment.

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Paying for Healthcare

- ISP's medical claims are administered by **Administrative Concepts Inc.** (ACI).
- ISP's Mountaineer prescription claims are administered by **Express Scripts.**
- If you visit in-network providers, claims will automatically be submitted to the insurance company.

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Paying for Healthcare

- If the medical provider is out of network or has not submitted the claim, you can submit the claim to aciclaims@visit-aci.com.
- Only file a prescription claim when you have paid full price for a prescription drug order at a pharmacy because you did not show the pharmacist your id card or the pharmacist does not accept your Express Scripts ID Card.

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Paying for Healthcare

- You may have to pay a co-pay at the time of the time of service.
- You will receive a bill from the healthcare provider.
- Your insurance benefits may not be reflected on the bill immediately.
If you have any questions about the bill, call the number listed on the bill.

Wellness Resources

Franklin Resources

Director of Student Life
Christopher Tyner
614-947-6781

studentlife@franklin.edu

Title IX Coordinator
Chelsea Polly, J.D.
614-947-6134

TitleIX@franklin.edu

Are You in Crisis?

FOR EMERGENCIES: Call 911

National Suicide Prevention Lifeline:
1-800-273-TALK (8255)

National Domestic Violence Hotline:
1-800-799-SAFE (7233)

National Sexual Assault Hotline:
1-800-656-HOPE (4673)

Crisis Text Line
Text "HOME" to 741741

Sexual Assault Response Network
of Central Ohio (SARNCO)
614-267-7020

[SARNCO online resources](#)



Health & Wellness Survey

Please complete the survey using the QR code or
the link in the chat box.

We will begin our next live session, Immigration
Case Studies, at 2:30 pm.

