International Student Orientation

Health & Wellness at Franklin University
Health Insurance

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.
Health Insurance

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.
Health Insurance

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

OVERVIEW OF THE US HEALTHCARE SYSTEM
Health Insurance

Getting Insurance Card

1. Register for classes.
2. Franklin’s Accounting department sends list of registered students to insurance company.
4. Enter first name, last name, student ID, and date of birth.
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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.
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Health Insurance

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.
Health Insurance

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.
Health Insurance

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 at this link.

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