

Insurance Claims - Your Right and Responsibility

Treatment is handled differently depending on circumstances and preference of medical providers. Most commonly, you will be expected to pay the bills and then submit a claim to the Claims Administrator for reimbursement of covered expenses. If you are admitted to the hospital or have other extreme circumstances, you may be permitted (or advised) to submit the bills and a claim form to the Administrator and authorize payment of medical benefits directly to the provider.

Participants are advised to take a credit card abroad or maintain readily accessible emergency funds of at least US\$500 with them in case they need to make on-site payment for any medical expenses.

COVERAGE DETAILS

The Description of Coverage includes an explanation of Benefits, Covered Expenses, Limitations, and Exclusions and is available in the Forms: Health & Medical section of your student portal. Claim forms and filing instructions are also always available from the website.

As you will notice towards the end of the description of coverage, the details about the underwriter of the policy as well as the policy number are included. Your insurance ID number can also be found in the Student Portal. In any correspondence regarding your claim, be sure to include your full name, the policy number (GLM N18661044) and your insurance ID number.

Be sure to save all receipts regarding your medical expenses.

HOW DO I FILE A CLAIM?

Download the claim form from the website or from the student portal.

Fill out the claim form completely and be descriptive about the service the doctor performed. Include as much detail as you can, as it pertains to your situation. Remember, if a question applies to your situation, please answer it. Make sure to include your email address.

The completed claim form, medical bills, and any receipts for prescription charges must be submitted to:

aciclaims@acitpa.com

Outside the USA & Canada: 1-610-293-9229

Within the US & Canada: 1-888-293-9229

Fax: 1-610-293-9299

www.visit-aci.com

Claims can and typically should be filed with ACI as soon as possible, to expedite the processing of the claim. Students should send claims and receipts in from abroad for processing via mail, fax, or scan and email. Participants should keep copies of all paperwork, in case anything must be resubmitted.

The claim form must be completed by the Insured Person, as neither WorldStrides nor the provider will do this for you. Late claim processing is almost always due to insufficient address or an incomplete claim. Be sure to submit a complete and signed form and include your full address, so that any reimbursement

PRESCRIPTION BENEFITS (Rx)

When submitting prescription drug charges for reimbursement, you are required to send more than a cash register receipt. Please submit the Pharmacy receipt listing the Pharmacy name, your name, date, drug, and amount dispensed.

CHECKING STATUS OF A CLAIM

The insurance company will process complete claims within 2 to 4 weeks after receiving the claim information. If additional information is required, you will be informed with an explanation of benefits (EOB). You should follow the instructions carefully and arrange for the documents to be submitted back to the requestor.

After you submit the claim, you should follow up with ACI periodically to make sure the process is going smoothly. ACI may be contacted via their web site for specific questions as to the status of your claim submission. Claim forms and links to ACI for claim status and information are also provided on the WorldStrides website at worldstrides.com/en-us/higher-ed/health-safety/embedded-insurance.

To check on the status of a claim, or to otherwise contact Administrative Concepts, Inc. (ACI), please use one or more of the following methods:

1. Via telephone from within the US & Canada 1-888-293-9229 or outside the USA & Canada 1-610-293-9229.
2. Via their website at www.visit-aci.com and click on the "Member" at the top right. Then log-in or "Create New Account" to check your claim status.
3. Via email at aciclaims@acitpa.com

AXA ASSISTANCE USA

One of the benefits of your insurance plan is the inclusion of Assistance Services provided by AXA Assistance.

AXA Assistance is available 24 hours per day, 7 days per week, and you are encouraged to call them for all medical emergencies. They may be reached toll-free at 1-855-327-1414 or outside the U.S. call direct or collect to +630-694-9764. AXA Assistance must be involved in any Emergency Medical Evacuation, Emergency Reunion or Repatriation of Remains procedures. In addition, AXA Assistance may be of assistance in locating medical providers in the area of the world the Insured Person will be visiting.

You can now access this site at the following address: www.chubbtravelassistance.com/axa E-Mail: medassist-usa@axa-assistance.us