

Insurance Claims *Your Right and Responsibility*

WHAT TO EXPECT

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 can be found in your [Student Portal](#) and on the [WorldStrides website](#). The underwriter of the policy, as well as the policy number, are included in the description of coverage.

In any correspondence regarding your claim, be sure to include your full name and the policy number: GLM N18661044.

Be sure to save all receipts regarding your medical expenses.

HOW DO I FILE A CLAIM?

1. **Download the claim form** from the [WorldStrides website](#).
2. **Fill out the claim form.** The policy number has already been added, and the Member ID field should be left blank. Be sure to complete the form in its entirety 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.
3. **Submit the completed claim form**, medical bills, and any receipts for prescription charges to:

Email: aciclaims@acitpa.com

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

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

Fax: 1-610-293-9299

Website: www.visit-aci.com

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](#).

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

- Via telephone from within the US & Canada: 1-888-293-9229
- Via telephone from outside the the US & Canada: 1-610-293-9229.
- Via email: 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.

For assistance visit: www.chubbtravelassistance.com/axa or email medassist-usa@axa-assistance.us