

Longwood University

International Health Insurance

This insurance guide has been designed to provide you with an overview of how the Atlas Travel plan works for students and faculty enrolled on this plan while at Longwood University. This summary serves as a guide on how to use the insurance, however please consult the full policy conditions available in the Student Zone or in your policy document fulfillments.

Outside the USA

Before seeking treatment, it is VERY IMPORTANT that you call HCC prior to seeking any treatment. They will be able to find a provider close to you, and will call ahead to make sure the provider is setup and they will accept direct billing. If you do not call ahead or seek treatment on your own, there is no problem in doing this, however you will need to pay for your medical expenses up front and then submit a claim form for reimbursement.

Non-Emergency Care

- Step 1:** For any non-emergency medical care that students need attention for (examples would be the flu, a cold, and minor injuries and illnesses), please visit a local doctor, urgent care center or walk-in medical clinic. Providers can be located using our [online provider search tool](#), or you can call the assistance number for help locating one nearest to you. *Please note:* Do not go to the emergency room if it is not a true emergency as any illness that is not admitted will be subject to an additional deductible
- Step 2:** When you arrive, be sure to hand over your insurance ID card.
- Step 3** In-network providers should be able to bill direct, so students will just need to pay their deductible if their plan has one, and the bills will be sent direct for processing by the claims team. Out-of-network providers may ask for payment upfront, in which case students will need to pay the provider and then submit a claim form for reimbursement. If at any point they receive a bill from a provider, please complete a claim form and email those documents for processing.



Emergency Care

- Step 1:** If you have a student that need emergency care, go to the nearest hospital emergency room or call the emergency services for immediate assistance. Providers can be located using our [online provider search tool](#), or you can call the assistance number for help locating one nearest to you.
- Step 2:** When you arrive, be sure to hand over your insurance ID card.
- Step 3:** All hospitalizations, surgeries, emergency evacuations, repatriation of remains, computerized tomography (CAT Scan) and magnetic resonance imaging (MRI) must be pre-notified. Simply call, or have your physician call, the number on the back of the ID card with all information relative to the claim. **IMPORTANT** - If you do not pre-notify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

Please note that the following services must be approved in advance and coordinated by HCCMIS: Emergency Medical Evacuation, Return of a Minor Child, Repatriation of Remains, Local Burial and Cremation, Emergency Reunion, Political Evacuation, and Trip Interruption. To do this, you will need to call Client Relations which can be found in this guide or on the back of the insurance ID card. Natural Disaster does not require prior approval. Benefits are reimbursed following submission of receipt of proof of payment for the accommodations from which the Member was Displaced.

Prescription Medications

If a student visits the doctor and prescribes medication, the student will need to pay for this medication upfront at the pharmacy and then submit a fully completed [claim form](#) to be reimbursed for these expenses.

Insurance Helpline

If you need assistance with your insurance plan, such as locating a provider, claims status or need to access any of the travel insurance services included with your insurance plan, please contact HCC Medical Insurance Services on:
USA Toll Free (800) 605-2282 USA Direct +1 317-262-2132

Student Zone

You can manage your insurance plan directly online through the student zone. The zone will allow you to locate providers online, obtain a replacement ID card, learn how to file a claim and much more. To visit the zone, please go to:

<http://www.internationalstudentinsurance.com/student-zone/>

Helpful Tips

From time to time additional information may be requested from you in order to complete the claims process. You may want to contact the Insurance Helpline once the paperwork has been submitted to ensure that your claims are administered in a timely manner.

- ✓ A Claimant's Statement is required for all new illness and injuries (follow-up visits do not require a Claimant's Statement).

This statement provides the administrator with helpful information regarding you and your claim. You can find this form by visiting:

<http://www.internationalstudentinsurance.com/brochures/pdf/claim-form-electronic.pdf>

Assistance

If you need any help with your insurance plan, the contact information for Client Relations is as follows:

USA Toll Free (800) 605-2282

USA Direct +1 317-262-2132

Email: service@hccmis.com

