



[A Guide to the LewerMark® Student Insurance Plan](#)

What is health insurance and why do I need health insurance? Health insurance is a legal agreement where an insurance company agrees to help pay the medical expenses you incur as the result of a covered illness or injury, in exchange for a premium that you pay. Medical care in the United States is private and can be expensive. An accident or serious illness could cost \$10,000 and more, while a major event could cost up to \$100,000 or more. The plan certificate (“brochure”) will highlight the coverage and exclusions for your school. It is likely that you will have out of pocket expenses even with the insurance coverage.

What is a participating provider network (PPO) and how do I find a doctor? A PPO network is a group of medical service providers including doctors, clinics, and hospitals that agree to provide medical services at reduced rates. Go to www.lewermark.com and click “International” and “Find a Doctor”, then select the “GWH-CIGNA network”. Choose the “PPO” option to find doctors, clinics, pharmacies and hospitals within your zip code. In most cases, you can reduce your out-of-pocket expenses by visiting a provider in your PPO network.

What is a copay or deductible? Your school’s LewerMark plan will include either a deductible or a copay. These are out of pocket expenses that you pay for eligible medical services before the insurance pays. A copay is the amount of money you will be required to pay for a medical service at the time of each visit. A deductible is the amount of covered expenses you are required to pay out of pocket before benefits are payable under the plan.

What is a nurse line? The LewerMark plan includes a toll-free nurse line for any questions about medical conditions. **MyNurse 24/7** is available everyday, 24 hours a day, 7 days a week. The call is free and confidential. The nurseline can help you determine if you should go to a doctor, clinic or the emergency room. Interpreters are available in over 150 languages to assist you.

When should I use the hospital emergency room? The emergency room is for serious and life-threatening conditions. Doctors in the U.S. have separate offices outside of the hospital where they see patients by appointment for non-emergencies. The MyNurse 24/7 nurse line is available to assist you if you are not sure about where you should go for care.

Where can I learn more about the LewerMark Student Insurance Plan? When you enroll in your school’s LewerMark plan, you will receive a brochure that describes the medical services that are covered under the plan and any situations or medical conditions that are not covered. You should carefully review this brochure to understand the terms of the plan.

You can contact LewerMark directly for questions about the plan at **1-800-821-7710**.

Email: lewermarksupport@lewer.com

Website: www.lewermark.com

Facebook: www.facebook.com/LewerMark

[Medical Evacuation and Repatriation](#)

LewerMark Student Insurance Plans include medical evacuation and repatriation services from Scholastic Emergency Services (SES). These services are available to those students suffering an illness or medical emergency while traveling more than 100 miles from school anywhere in the world except the student’s home country. See the plan brochure for details. SES, an Assist America partner, makes arrangements for any of the following: *assistance finding a provider, medical monitoring, emergency message transmission, transport or medical evacuation, repatriation, trauma counseling, prescription assistance, compassionate visit and more*. All services are subject to prior approval and must be arranged by SES. The toll-free and 24-hour number is 1-877-488-9833.

[Dental and Vision Options](#)

The LewerMark plan does not include dental and vision benefits. Based on your location, there might be optional dental and vision discount programs available. You can search for providers by zip code and get information at www.lewermark.com.

[Annual LewerMark Scholarship Contest](#)

Each year, the LewerMark Student Insurance program sponsors a scholarship contest. Check www.lewermark.com for more information.

This Guide to the LewerMark® Student Insurance Plan provides a brief explanation of some of the provisions of your school’s student health insurance plan. In the event of a discrepancy between this Guide, the coverage brochure, and the policy, the policy terms will control.

Translation Disclosure: This document has been translated from English for your convenience. In most states, all applications for coverage and all policies or contracts that may be issued are written in English only. You may request an English version of this document. The statements contained in this document do not necessarily, as a result of possible linguistic differences, reflect the contents of the policy written in English. If there is any discrepancy, the English version is the official document.

LewerMark Student Insurance plans are underwritten by Trustmark Life Insurance Company, a Chicago-based insurance carrier that is rated Excellent (A-) by A.M. Best. Trustmark Life Insurance Company is not affiliated with The Lewer Agency.