

2014-2015 International Student Plan Summary

At **LewerMark** we are pleased to provide the international student medical insurance plan at **University of Arkansas at Little Rock** for the 2014-2015 school year. Your LewerMark plan protects you while you are at school & when traveling or studying abroad.

For additional plan information visit www.lewermark.com/uahr or call 1-800-821-7710

Carry your LewerMark Insurance ID Card with you at all times

BENEFITS 2014-2015	Medical Insurance Benefits for University of Arkansas at Little Rock (Unlimited – 100/80)
Maximum Per Accident or Sickness	Unlimited
Annual Maximum (consecutive 12 months)	Unlimited
Student Health Center	\$0 copay for eligible benefits
Copay Per Office Visit	PPO: 100% after \$15 copay Non-PPO: 80% after \$25 copay Text
Copay Per Hospital Visit	PPO: 100% after a \$50 admittance copay Non-PPO: 80% after a \$100 admittance copay
Preventative Care Services under the Affordable Care Act	100% in-network
Ambulance Services	Covered
Emergency Room Visit	\$100 emergency room copay
Prescriptions	100% covered if dispensed as inpatient in the hospital; 50% after purchase at a retail pharmacy or outpatient unless covered as preventative care
Mental Nervous/Substance Abuse	Paid the same as any sickness
Medical Evacuation	\$50,000*
Repatriation	\$25,000*

*Scholastic Emergency Services provides additional benefits.

Scholastics Emergency Services

1-877-488-9833

If you have a life-threatening injury or illness more than 100 miles from school or need to use your insurance for any reason when you travel, call them immediately.

- No additional charge
- Medical evacuation or transport
- Repatriation of mortal remains
- Compassionate family visit

MyNurse 24/7

Medical Help Line

1-866-549-5076

Speak with a nurse about your health, illness or where to go if you feel sick or are injured.

- Available 24/7
- No additional charge
- Translators available in 250 languages
- Assistance with any health issue or question

LewerMark Student Assist

Counseling & Legal Services

1-855-492-3624

Counseling & Legal Center is a safe and secure way for students to get short-term guidance on issues.

- Managing stress
- Cultural adjustment issues
- Substance abuse help
- Legal advice & referral
- No additional charge
- Translators available

How do I find a doctor? Go to www.lewermark.com click on 'Find a Doctor or Pharmacy' tab, and then click on GWH-CIGNA. Select PPO network and then search by Specialty within your zip code.

What is a copay? This is the amount out of pocket that you must pay the doctor, clinic or hospital for each visit.

The provider says I am not on the insurance list at Lewer. There is a chance at the beginning of the term, that we have not received the enrollment information from your school. The school needs to send us notification that you are enrolled in the insurance plan. We will reimburse your eligible visit if the provider requires payment up front. Call 1-800-821-7710.

What is an EOB? Explanation of Benefits is a form you will receive online if you visit a provider. It shows the charges, discounts, and any amount that is still owed. You will receive an email that your EOB is available online to review. This is not a bill.

When should I use the Emergency Room? Hospital Emergency Rooms (ERs) are set up to focus on medical emergencies, not routine health care. Many health problems are not emergencies. If you are unsure whether the problem is an emergency:

- Call **MyNurse 24/7** for help 1-866-549-5076 - *free of charge*
- Go to your Student Health Center or walk-in clinic, if open
- Go to the **ER** if you feel the problem is so serious that it cannot wait until your Student Health Center or walk-in clinic is open

How do I know if it's an emergency? Most doctors would agree on a short list of problems that should always be treated as emergency – *chest pain, not being able to breathe, severe and uncontrolled bleeding, stroke symptoms and, a few others.*

What happens if my claim is rejected? Call LewerMark at 1-800-821-7710 or email lewermarksupport@lewer.com. Occasionally, claims can be rejected if the doctor provides the wrong number or information. We will research the claim and let you know the status. If you receive an Accident and Sickness questionnaire this must be completed and returned before your claim can be processed.

What is the 'Make Your Mark' Scholarship Program? It's a scholarship contest available only to international students enrolled in LewerMark International Student Plans. Please visit www.lewermark.com for more information. Deadline for entries is March 2nd, 2015.

What can I find on the website?

- Plan Brochure
- Provider & pharmacy information
- Print medical insurance ID card
- Customer service, claims & benefit questions

Exclusions & Limitations: The following expenses are not covered:

- Medical care, treatment, supplies or services not listed on the policy
- Medical care, treatment, supplies or services for the insured in his or her home country
- Elective, cosmetic, or reconstructive surgery
- For any care in connection with teeth, gums, or jaw unless for an injury to natural teeth
- Hearing aids, eyeglasses and contact lenses
- Intentional self-inflicted injury
- For diagnosis treatment and all other care related to infertility
- For the treatment (including cutting or removing) of toe nails or superficial lesions of the feet including corns, calluses and Hyperkeratosis, other than removal of nail matrix or root
- Injury while parachuting, hang gliding or while driving illegally
- For injury resulting from a motor vehicle accident if the insured was operating the vehicle without a **valid driver's license** in the state where the individual resides while attending school
- For injury or illness arising while drinking under age 21 years old
- Other expenses specified in the policy

Note: See plan document for a complete list of exclusions. Plan benefits are subject to the terms and conditions of the insurance policy.