



INTERNATIONAL STUDENT HEALTH INSURANCE

Students currently studying in the United States are covered by multiple insurance plans. Most students through Nacel Open Door (NOD) are covered by Chartis Insurance. However, students from certain countries arrive with alternate insurance coverage. Each student has been provided an insurance card which lists the appropriate information. Information listed in this document is for Chartis Insurance only. Please check your student's card to verify the insurance carrier and make sure you follow the proper procedures for handling claims.

Insurance Company Name: Chartis
Group Policy Number: 4.083.739
(students do not have an individual group number)

NACEL OPEN DOOR CONTACT INFORMATION:

For questions or concerns, please contact:

800-622-3553 - option 1
DIRECT PHONE: 651-288-4608
(7:30am – 3:30pm CST, M-F)
FAX: 651-686-9601

Please remit claim forms & other correspondence to:

Nacel Open Door
ATTN: Student Health Insurance
380 Jackson Street, Suite 200
St. Paul, MN 55101
Email: insurance@nacelopendoor.org

IMPORTANT:

Host families are advised to list Nacel Open Door as the "guarantor" or "responsible party" on any medical forms submitted during a visit to a doctor's office, clinic, hospital or emergency room. Equally, they should give NOD's billing address, telephone and fax numbers to the medical provider.

Families are encouraged to bring along the Authorization for the Release of Protected Health Information, signed by the natural parents, (part of the student dossier), Student ID Card, as well as the student application as proof of their relationship with the student and NOD.

Whenever possible, host families should register their student with medical provider(s) prior to the occurrence of an illness or accident, so that there is adequate time to validate insurance coverage in their system.

POLICY DESCRIPTION

Nacel Open Door's insurance policy for its students should be regarded as an **Accident and Emergency Illness Policy**.

Guaranteed Accidents are covered by this policy. These include accidents that occur during the life of the students' policy (from the moment they arrive to the moment they leave). Examples of Guaranteed Accidents include hurting a knee while skiing or playing basketball, slamming a finger in a door, getting burned while helping in the kitchen, etc.

Emergency Illness means illness that occurs during the life of the students' policy (for example, the student develops a headache and cough that won't go away, has the flu, or as the insurance certificate describes it, "[has] Any deterioration in health recorded by a qualified medical authority").

Dental Coverage The Dental coverage for urgent needs (e.g. toothache that doesn't allow the student to eat) is capped, unless the dental care is the result of a guaranteed accident. Please refer to the policy for coverage limits.

Prescriptions Prescription drugs are covered, if prescribed for a covered injury or accident, only if the student has been seen by a physician. Chartis does not offer online billing for prescriptions, so prescriptions must be paid for by the student out-of-pocket initially. For prescription claim reimbursement, save the original PHARMACY receipt (usually stapled to the bag or attached to the medication information) showing the student's name and address, doctor's name, NDC code, price, prescription description, and date. **This original pharmacy receipt (Fig. 1) must be sent with a completed claim form** to the NOD National Office for reimbursement. Proof of PAYMENT receipts (credit card slips, cash register receipts) are not acceptable documentation.

EXAMPLES OF HEALTH ISSUES NOT COVERED BY THE POLICY

- Periodic medical examinations (physicals, annual exams, etc.). If needed, these are the responsibility of the student.
- Immunizations, vaccinations and tests required by school, should the student need them for registration (these are the student’s responsibility and are not covered by the insurance policy).
- Routine dental check-ups, cleanings, and any procedures that are not emergencies, or the direct result of a Guaranteed Accident (dental prosthesis and comparable items are also excluded from Emergency Dental Care).
- Any non-emergency related to the eye (e.g., eye exams, glasses/contact replacement, etc.)
- Any non-emergency related to the ear (auditory prosthesis, hearing, etc.)
- Psychological illnesses (eating disorders, therapy, depression, stress-related illness, etc.)
- Anything related to the back (chiropractor, backaches, etc.) that is not the direct result of an accident.
- Prior conditions (anything relating to an accident/illness that occurred prior to the student’s arrival.)

**For a comprehensive list of the exclusions of coverage please consult the Insurance Certificate.*

SUBMITTING A CLAIM: FOR ALL STUDENTS ON CHARTIS INSURANCE

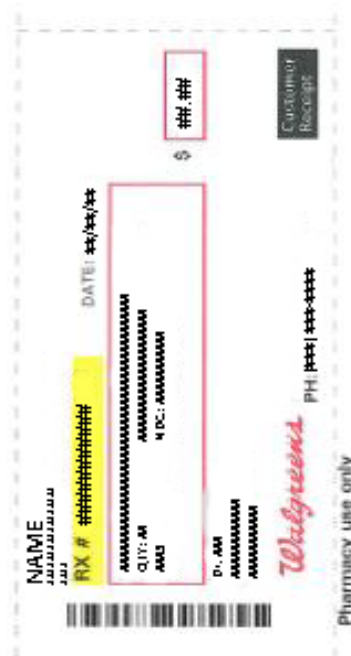
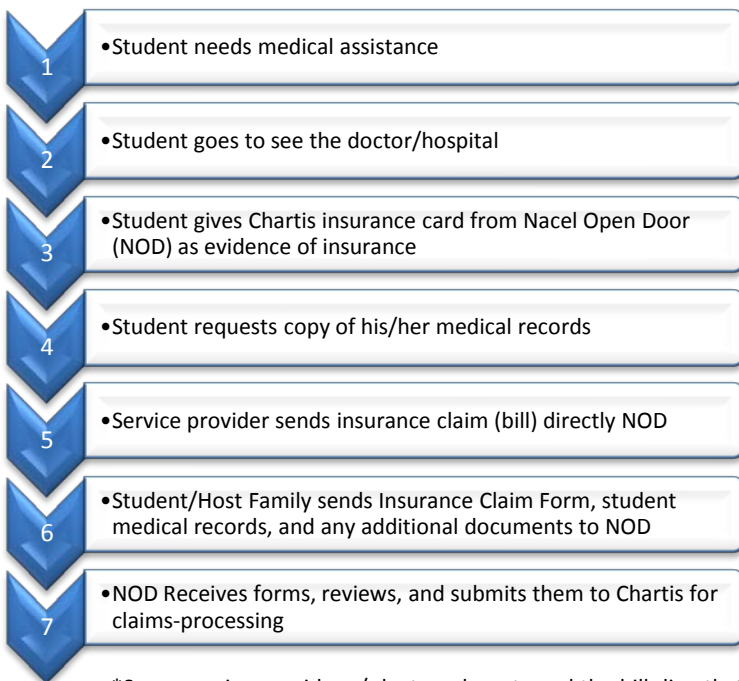


Fig. 1

*Some service providers / doctors do not send the bill directly to NOD, but rather to the host family. In these cases, the host family should immediately forward the bill to NOD for processing. It is also possible that the provider will not recognize our insurance as valid. The family or student will be marked as having no insurance and will be written as the guarantor. The host family should request that a HCFA 1500, UB-04 or UB-92 be sent to them, and then forward to NOD. The student claim form is only necessary if Host Family or student paid for the visit or the prescription.

IN CASE OF AN EMERGENCY REQUIRING HOSPITALIZATION AND/OR SURGERY

If your student needs emergency medical assistance that will require hospitalization, you must contact 1-888-558-2691. This number is available 24 hours a day. After explaining the situation, you will be given a case number. The insurance company will then work directly with the hospital for payment. If you have questions, or are unable to contact the assistance number, please contact Nacel Open Door during business hours at 1-800-622-3553, option 1. All related after-care, or outpatient claims, will subsequently be handled by the regular insurance process.