

When to Contact StudyInsuredTM Assistance

QUICK REFERENCE GUIDE

Contacting StudyInsuredTM Assistance helps to coordinate your medical care, lower costs, and arrange for direct billing with medical providers. In some cases, you **MUST** contact StudyInsuredTM Assistance for approval before you receive treatment.

OPTIONAL

While it is **OPTIONAL**, consider contacting StudyInsuredTM Assistance for:

- Visits to a walk-in clinic for an injury or minor illness
- Basic blood test, X-rays, ultrasounds
- The initial follow-up appointment following treatment for a minor illness or injury
- Mental health counselling

RECOMMENDED

To ensure the smoothest experience, It is **RECOMMENDED** to contact StudyInsuredTM Assistance for:

- Emergencies related to pre-existing conditions
- Visits to the Emergency Room
- Additional follow-up appointments after the first follow-up appointment
- Paramedical services (ex: massage, physical therapy, etc)
- Making a non-medical claim (ex: Third Party Liability claims)

ALWAYS

You must **ALWAYS** contact StudyInsuredTM Assistance as soon as possible if you:

- Are hospitalized for any reason
- Require surgery of any kind (including dental)
- Need MRI/CT scans — please note that **unless required immediately for life-saving treatment, MRI and CT scans must be pre-approved**
- Need medical care outside the USA

StudyInsuredTM Assistance must also **ALWAYS** be notified of:

- Air ambulance transportation
- Repatriation with a commercial airline
- Professional at-home healthcare
- Medical treatment that will require multiple or ongoing visits
- Issues with health care providers (accessing service, direct billing, etc)
- Death of a student



REMEMBER:

When visiting a medical facility or physician within the UHCG network, make sure your provider calls

1-800-382-9075

to determine eligibility. This phone number is also on your UHCG member card.



If StudyInsuredTM Assistance is not contacted within 48 hours of these services, eligible claims may only be paid to 80%.

CALL US FOR ASSISTANCE

INTERNATIONAL TOLL-FREE

+011 800 6566 1234

TOLL-FREE FROM USA & CANADA

+1 833 366 0874

INTERNATIONAL COLLECT

+1 416 987 0874

StudyInsuredTM Assistance is available 24/7 to help with:

- Locating the nearest medical facility
- Coordinating billing
- Questions about coverage
- Submitting a claim
- Arranging emergency transportation

Notify StudyInsuredTM Assistance within 48 hours if you:

- Need to be hospitalized for any reason
- Require surgery of any kind (including dental)
- Need an MRI or CT scan
- Need air transportation
- Need medical attention outside the USA

The above is for informational purposes only and is not legally binding. For a full description of coverage, please read your policy wording.