

# International Student Accident Insurance

## Important Medical Information and Frequently Asked Questions



**Offered by T.W. Lord & Associates, International Benefits Division**  
800.633.2360

### **NurseOne**

912.350.WELL (9355) or 800.420.WELL (9355)  
The NurseOne call center provides telephone nurse triage  
24 hours a day/seven days a week.

### **Memorial Health Student Health Clinic**

912.231.9956 · 300 Bull St., Suite 102, Savannah, Ga.  
Currently enrolled students are treated and tested by a nurse  
practitioner at a minimal cost for a variety of common ailments.

### **Scheduled appointments**

Monday–Wednesday, 9 a.m.–noon  
Friday, 9 a.m.–noon, 1:30–3:30 p.m.

### **Walk-in patients**

Monday–Wednesday, 1:30–3:30 p.m.  
Thursday, 9–11 a.m., 1:30–3:30 p.m.

### **Memorial Health University Medical Center (hospital)**

912.350.8000 · 4700 Waters Ave., Savannah, Ga.  
From downtown Savannah, take Whitaker Street to Victory Drive. Turn  
left on Victory Drive. Travel approximately 1.1 miles and turn right onto  
Waters Avenue. The hospital is located at the intersection of Waters  
Avenue and 63rd Street. Turn left into Memorial Health and follow the  
appropriate signs.

### **Candler Hospital (St. Joseph's/Candler Health System)**

912.692.6000 · 5353 Reynolds St., Savannah, Ga.  
From downtown Savannah, take Whitaker Street to Victory Drive. Turn  
left onto Victory Drive, then turn right onto Reynolds Street. Candler  
Hospital is on the corner of DeRenne Avenue and Reynolds Street.

## **MEDICAL EMERGENCY/SITUATION AFTER HOURS**

### **911**

If you think your situation is a medical emergency and you cannot wait  
until the next day to be seen by a doctor, call 911 for an ambulance. De-  
scribe your emergency to the operator receiving your call and request  
an ambulance.

### **UrgentOne**

912.350.2121 · 14089 Abercorn St., Savannah, Ga.  
Open 9 a.m.–9 p.m., seven days a week.  
UrgentOne is located by the Savannah Mall.

### **College Security**

912.525.4500 · 345 Bull St., Savannah, Ga. · security@scad.edu  
Call SCAD security to arrange transportation to the hospital if you need  
medical attention and your situation is not a life-threatening emergency.

You may also call your resident director to arrange late-night, non-  
emergency transportation.

The information below is for international students with T.W. Lord &  
Associates Insurance (SCAD policy).

## **GENERAL QUESTIONS**

### *Q. Why do I need insurance?*

A. Health care in the United States is very expensive. A short stay  
in the hospital can cost thousands of dollars; therefore, SCAD  
requires all international students to maintain adequate health  
insurance coverage for the entire academic year. Students can  
choose to provide proof of their alternate health insurance but  
it must be approved by the ISSO. For more information, see the  
international section of the student handbook.

### *Q. What is a medical emergency?*

A. Emergency medical care is defined on page 8 in your brochure.  
“Emergency care” means bona fide emergency services provided  
after the sudden onset of a medical condition that manifests  
itself by acute symptoms of sufficient severity, including severe  
pain, such that the absence of immediate medical care could  
reasonably expect to result in: placing the insured person’s  
health in serious jeopardy; serious impairment to bodily func-  
tions; or serious dysfunction of any bodily organ or part.

### *Q. May I go to any doctor?*

A. Yes, you may; however, if you first go to the nurse practitioner at  
the Memorial Health Student Health Clinic, 300 Bull St., Suite  
102, and then to a physician participating in the First Health  
Provider Network (see listing of preferred providers in your  
provider book), you will save paying the \$50 deductible. You also  
will save charges over the usual and customary charges. Refer to  
the brochure. Also, if you go to a First Health physician, you are  
reimbursed at a higher rate.

### *Q. What if I am out of state when I get sick or injured?*

A. This insurance provides coverage anywhere in the United States  
and in your home country (up to 90 days per year). You must  
follow the same procedures for filing a claim as if your illness or  
injury had happened in Georgia.

### *Q. Does this policy pay all medical bills in full?*

A. No, you are responsible for 10 percent of fees up to \$3,500. There  
are exclusions and limitations in the policy, so refer to the bro-  
chure (First Health provider) for more information.

### *Q. With this insurance, must I first go to the nurse practitioner at the Memorial Health student health clinic?*

A. No, but if you go to the nurse practitioner at the Memorial Health  
Student Health Clinic first, you will save paying all or part of the  
deductible.

### *Q. How do I obtain an insurance ID card?*

A. Cards are mailed to your local address. If you do not receive a card,  
you may pick it up at the international student services office.

## ELIGIBILITY

*Q. How do I know if I am eligible for the student accident and sickness insurance?*

A. International students who have F-1 visas and are registered at the Savannah College of Art and Design are eligible for coverage and are required to have health insurance. Coverage must extend at least until the end of the academic year.

*Q. What does the insurance cover?*

A. This insurance covers medical expenses that arise from an accidental injury or an illness that occurs while you are covered under this program. See the definitions, exclusions and limitations section of your medical insurance plan.

*Q. Can I get the insurance to cover my spouse and/or children?*

A. Yes; refer to the brochure for details. To get insurance coverage for your spouse or child, you must complete an international dependent health insurance enrollment form, pay the premium and send it to T.W. Lord & Associates. You must apply for dependent coverage at the same time you enroll or within 30 days of your enrollment.

*Q. What is the effective date?*

A. **Annual: Sept. 1, 2009**—Students starting college in fall quarter are covered from September of that year to September of the following year.

**Winter/Spring/Summer: Jan. 1, 2010**—Students starting college in winter quarter are covered through September of that year.

**Spring/Summer: March 1, 2010**—Students starting college in spring quarter are covered through September of that year and then must sign up in September for the upcoming academic year.

**Summer: June 1, 2010**—Students starting college in summer quarter are covered through the summer until September of that year and then must sign up in September for the upcoming academic year.

*Q. Where do I get a claim form?*

A. Claim forms are available at ISSO or from T.W. Lord & Associates.

## FILING CLAIMS

*Q. How do I file a claim?*

A. Attach your itemized bills to a completed claim form and mail to T.W. Lord & Associates, International Benefits Division, P.O. Box 1185, Marietta, GA 30061 USA. Only one claim form is needed per accident or illness. An itemized bill must be attached before your bill can be paid. Many times the doctor's billing office will send the itemized bill for you. Forgetting this step slows down the process.

*Q. If I have a specific question about coverage, who can I call?*

A. Call 800.633.2360 and ask to be connected to the claims department.

## IMPORTANT

Always call your doctor to see if he/she still participates in the South-Care provider network, as the list of providers changes daily.

To avoid processing delays, follow all instructions:

- The student (not the doctor or hospital) must submit a fully completed claim form within 90 days of an accident or illness. One form is needed for each accident/illness.
- Subsequent bills should clearly indicate patient name, name of college/university or policy number, and diagnosis. All bills must be itemized, as claims cannot be processed from balance due statements.
- If a health center referral is required, the health center questionnaire must be fully completed.
- Keep a copy of your claim form, all bills and primary insurance explanation of benefits materials for your records.
- If you have questions, e-mail [claims@twlord.com](mailto:claims@twlord.com).

This handout is created by the ISSO and is designed to assist the international student in understanding the health insurance policy offered. This handout does not create, modify or change any terms of the insurance policy. If you have any questions about this insurance, consult the brochure or contact T.W. Lord & Associates.