

International Student Accident Insurance

Important Medical Information and Frequently Asked Questions

For SCAD–Atlanta students:

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

800.633.2360

Piedmont Minor Emergency Clinic

404.237.1755 · 3108 Piedmont Road NE, Atlanta, GA 30305

Piedmont Hospital

404.605.5000 · 1968 Peachtree Road NW, Atlanta, GA 30309

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. Describe your emergency to the operator receiving your call and request an ambulance.

SCAD–Atlanta College Security Department

877.832.6772 or 404.253.3472

When you place a call to the college security department, be sure to identify yourself as a SCAD–Atlanta student to the dispatch officer. Safety officers are on duty 24 hours a day, seven days a week; they regularly patrol the facilities and work closely with the student services staff and local police departments.

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 functions, or serious dysfunction of any bodily organ or part.

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/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 brochure (SouthCare provider) for more information.

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, 2007**—Students starting college in the fall quarter are covered from September of that year to September of the following year.

Winter/Spring/Summer: Jan. 1, 2008—Students starting college in the winter quarter are covered through September of that year.

Spring/Summer: March 1, 2008—Students starting college in the spring quarter are covered through September of that year and then must sign up in September for the upcoming academic year.

Summer: June 1, 2008—Students starting college in the 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 the 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. 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, whom 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 SouthCare 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.

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.
