

International Student Health Insurance

Nacel Open Door, Inc. provides insurance coverage for all students currently studying in the United States under program. ***The following information pertains to all exchange students EXCEPT German students with the partner organization, Eurovacances (GEE).*** Please be sure your exchange student is using the correct insurance information as different conditions apply.

Basic Information

Insurance Company Name: AIG Europe

Group Policy Number: 4.083.739 (students do not have an individual group number)

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 all 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 the car door, etc.

Emergency Illness means any illness that occurs during the life of the students' policy (for example: The student wakes up with a headache and a cough that won't go away, cannot kick the flu bug that is going around, or as the insurance certificate describes it, "[has] Any deterioration in health recorded by a qualified medical authority").

Dental Coverage: The dental coverage for emergency care (e.g. toothache that doesn't allow the student to eat) is capped at \$554 for the life of the policy unless the dental care is the result of a guaranteed accident.

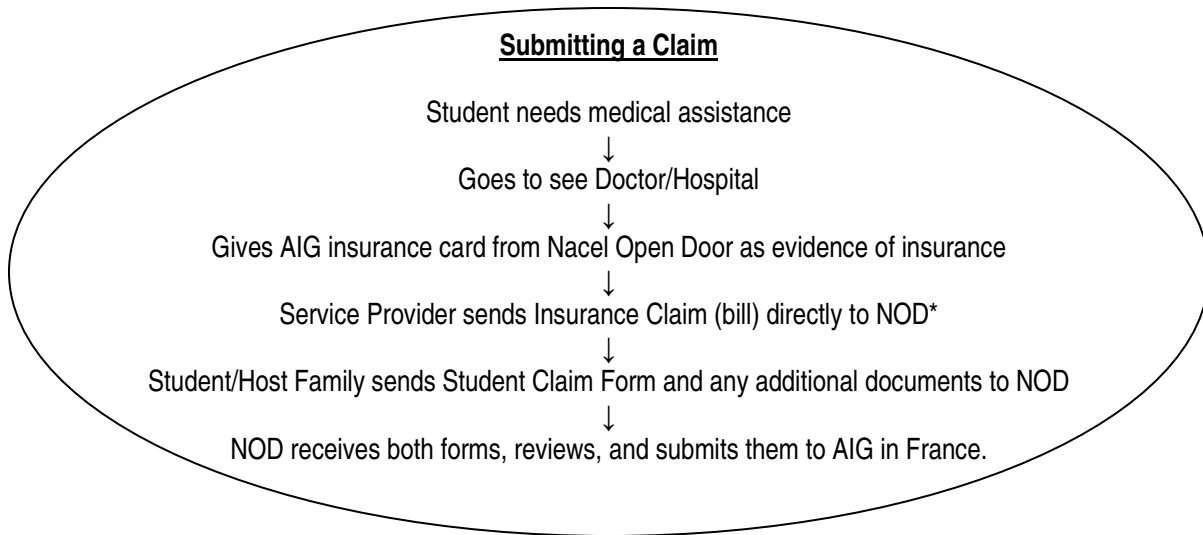
Prescriptions: Prescription drugs are covered if prescribed for a covered injury or accident. AIG does not offer online billing for prescriptions, so prescriptions must be paid for by the student out-of-pocket initially. For prescription claim reimbursement, save the original receipt (usually stapled to the Rx bag) showing the student's name and address, doctor's name, prescription description, and date. **This original receipt must be sent with a completed claim form** to the Nacel Open Door national office for reimbursement.

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 checkups, cleanings, and any procedures that are not emergencies, or are 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 check, etc.)
- Psychological Illnesses (eating disorders, therapy, etc.)
- Anything related to the back (chiropractor, backaches, etc.)
- Prior Conditions (anything relating to an accident/illness that occurred prior to effective dates)

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

Host families should call **1-800-622-3553** for any questions about coverage or how to file a claim.



* 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** or **UB-92** be sent to them, and then forward it to NOD.*

In case of an Emergency requiring Hospitalization and/or Surgery

If your student needs emergency medical assistance that will require Hospitalization or Surgery, the **AIG Prior Approval** office must be contacted at **1-800-626-2427**. They can be reached 24 hours a day. They will ask that you explain the situation and provide as much information as possible. They will then open a case for the student and will work directly with the doctor/hospital for payment. There is also an additional telephone number to contact on the back of the insurance card. If you are unable to contact AIG directly, please contact our office at **1-800-622-3553**. We will then be able to assist you in opening a case.

Nacel Open Door Contact Information

For questions or concerns, please call **1-800-622-3553**.

Please remit claim forms and other correspondence to:

Nacel Open Door
380 Jackson Street, Ste. 200
St. Paul, MN 55101
Attn: Student Health Insurance