

International Student Health Insurance

This policy is provided by Nacel Open Door, Inc.

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 Nacel Open Door’s billing address, telephone and fax numbers to the medical provider.

Nacel Open Door
380 Jackson Street, Suite 200
St. Paul, MN 55101
1-800-622-3553, ext. 608
Fax: (651) 846-4608

Families are encouraged to bring along the natural parents’ medical release form (part of the student dossier), IPSP Student ID Card, as well as the student application to demonstrate their relationship with the student and Nacel Open Door. Whenever possible, host families should register their student with (a) medical provider(s) prior to the occurrence of an illness or accident, so that there is adequate time to validate Nacel Open Door in their system.

Basic Information

Insurance Company Name: Chartis

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 fever 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 (\$227 for 1 semester students) for the life of the policy unless the dental care is the result of a guaranteed accident.

Examples of health issues not covered by the policy*:

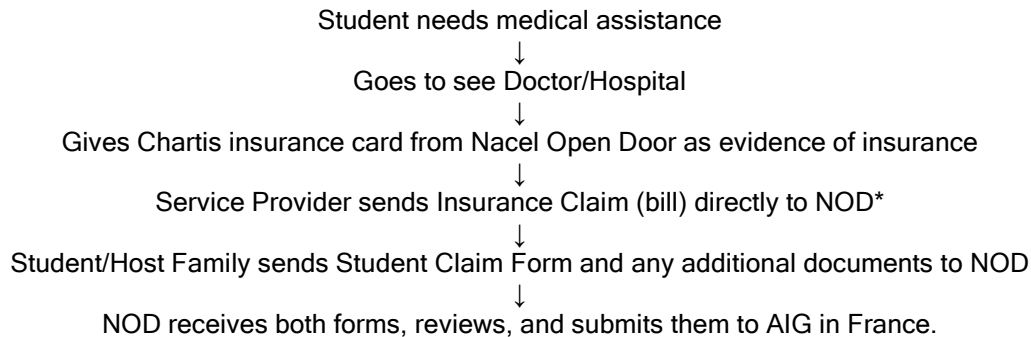
- Periodic medical examinations (physicals, annual exams, etc.). If needed, these are the responsibility of the student.
- Immunizations, Vaccinations and Tests required by school, should the student need them for registration (these are the student’s responsibility and are not covered by the insurance policy)
- Routine dental checkups, cleanings, and any procedures that are not emergencies, or are not 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.

Submitting a Claim



Some service providers/doctors will 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. In this case the host family should request that a **CMS 1500 or **UB-92** (special insurance forms) 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 **Chartis Travel Assistance** office must be contacted at **1-888-558-2691**. 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. 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
 Attn: Student Health Insurance
 380 Jackson St.
 Suite 200
 St. Paul, MN 55101