



## MUTUAIDE INSURANCE FAQs

NACEL OPEN DOOR

**Are routine or sports physicals covered?** No, they are not covered. Student insurance only covers sudden illness and accidents/injuries. Students must pay for any physical examinations on the date of service. We do not recommend that host parents pay for the service, or sign as guarantor for payment.

**Students often need immunizations before starting school. If a student has not received all required vaccinations and immunizations, would the student be covered by the insurance policy?** No, student insurance does not cover immunizations. We inform students about the immunizations most schools require; however, we cannot predict the requirements of every school. If a student has not received the immunizations their school requires, it is the student's responsibility to cover the cost associated with obtaining them.

**If a student is ill, should I take the student to a family doctor or the emergency room?** If a student's condition is not life threatening, we suggest bringing the student to a family doctor or clinic. If this is not an option, then an urgent care facility should be considered. **The emergency room should only be utilized for critical conditions.**

**When I take a student to the doctor, how should we handle payment of the bill?** The student must present their insurance card, which has the billing address on the back. We prefer to have the medical facility bill Nacel Open Door directly by sending an insurance claim form to the address on the insurance card. Some medical facilities do not recognize the insurance and will demand pre-payment. If you or the student pays for medical treatment and/or prescription medications, please complete the Nacel Open Door claim form and mail it to the address on the form.

**Where do I find a Nacel Open Door claim form?** A claim form is included in the Host Family Handbook and in the insurance info packet. Students also have a copy of the claim form in their Student Handbook and the insurance packet mailed to them. Copies of the form can be made for future use. If you cannot locate a claim form, please visit the document center on our website at [www.nacelopendoor.org](http://www.nacelopendoor.org).

**Are prescriptions covered?** Prescriptions might be covered, but only if they were prescribed by a licensed physician from whom we receive a corresponding insurance claim. Over-the-counter medications, such as aspirin, cold medicine, etc., are **not** covered. Prescriptions for pre-existing conditions or psychological medications are **not** covered.

**What should I do if a student needs dental attention or eye care?** The insurance certificate states that routine eye care and routine dental care are **not** covered. If a student needs dental care (e.g. sudden toothache,) that exceeds the maximum coverage amount on the insurance certificate, the student is responsible for the additional cost. If a student needs eye care (unless it is the result of illness or a covered accident), the student is responsible for the cost of the eye care. \*Dental work, eye care, and back problems are only considered if they are the result of illness or a covered accident.

**What are some things NOT COVERED by the illness and accident insurance policy?** Some examples of other perils NOT COVERED include: mental health care, plastic surgery for cosmetic purposes, back pain (unless the result of a covered accident), chiropractic care, physical therapy, medical care or prescriptions for pre-existing conditions (allergies, acne, etc.). The insurance company reserves the right to determine whether or not any claim is covered at the time it is reviewed.

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**If you have any remaining questions, please feel free to call your coordinator/local representative or the national office (1-800-622-3553) for clarification.**