



# INTERNATIONAL STUDENT HEALTH INSURANCE

NACEL OPEN DOOR

Students currently on program in the United States are covered by multiple insurance plans. Most Nacel Open Door (NOD) students are covered by Mutuaide Insurance. However, students from certain countries arrive with alternate insurance coverage. Each student has been provided an insurance card, which lists the appropriate information. Information listed in this document is for Mutuaide Insurance only. Please check your student's card to verify the insurance carrier and make sure you follow the proper procedures for handling claims.

**Insurance Company Name:** Mutuaide  
**Group Policy Number:** 3924 OR 3926 (French students only)  
**(Students do not have an individual group number.)**

## NACEL OPEN DOOR CONTACT INFORMATION:

**For questions or concerns, please contact:**

1-800-622-3553 - option 1

DIRECT PHONE: 651-288-4608

(9:00am – 4:00pm CST, M-Fr)

FAX: 651-686-9601

**Please remit claim forms & other correspondence to:**

Nacel Open Door

ATTN: Student Health Insurance

101 5<sup>th</sup> Street East, Suite 1900

St. Paul, MN 55101

## POLICY DESCRIPTION

Nacel Open Door's insurance policy for its students is an **Accident and Emergency Illness Policy**.

**Guaranteed Accidents** are covered by this policy. These include accidents that occur during the life of the students' policy (while they are on our program). Examples of Guaranteed Accidents include hurting a knee while playing sports, slamming a finger in a door, getting burned while helping in the kitchen, etc.

**Emergency Illness** means illness that occurs during the life of the students' policy. For example, the student develops a headache or cough that won't go away, has the flu, or as the insurance certificate describes it, "[has] Any deterioration in health recorded by a qualified medical authority".

**Dental Coverage** The dental coverage for urgent needs (e.g. toothache that doesn't allow the student to eat) is limited, unless the dental care is the result of a guaranteed accident. Please refer to the policy for coverage limits.

**Prescriptions** Prescription drugs are covered, if prescribed for a covered injury or accident, and only if the student has been seen by a physician. Mutuaide does not offer online billing for prescriptions, so prescriptions must be paid for by the student. For prescription claim reimbursement, save the original PHARMACY PRESCRIPTION receipt (usually stapled to the bag or attached to the medication information) showing the student's name and address, doctor's name, NDC code, price, prescription description, and date. **This original pharmacy receipt (Fig. 1) must be sent with a completed claim form** to the NOD national office for reimbursement. Proof of PAYMENT receipts (credit card slips, cash register receipts) are also required in addition to the Pharmacy Prescription receipt.

### 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 NOD's billing address, telephone, and fax numbers to the medical provider.

Families are encouraged to bring along the Authorization for the Release of Protected Health Information signed by the natural parents, (part of the student dossier), and student ID card, as proof of their relationship with the student and NOD.

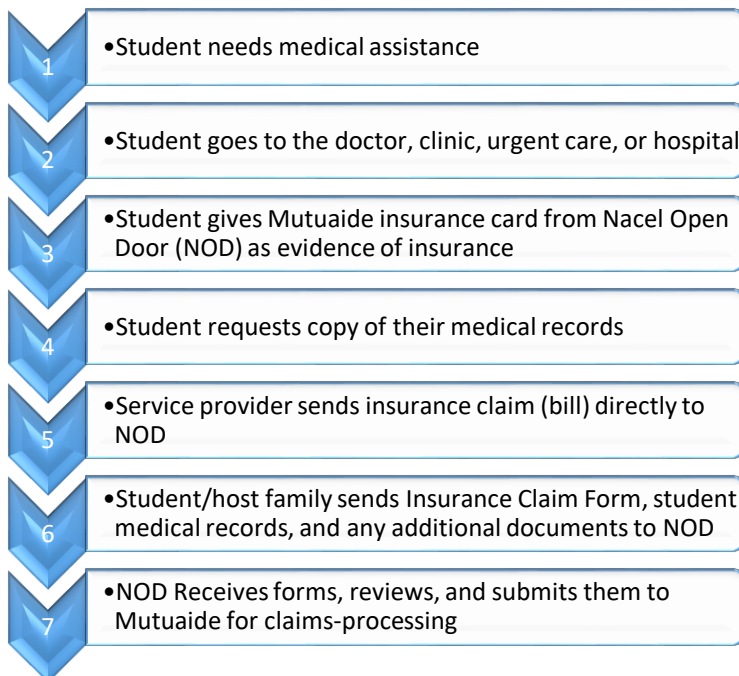
Whenever possible, host families should register their student with medical provider(s) prior to the occurrence of an illness or accident, so that there is adequate time to validate insurance coverage in their system.

## 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 or sports participation (these are the student's responsibility and are not covered by the insurance policy).
- Routine dental check-ups, cleanings, and any procedures that are not emergencies, or 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, etc.).
- Psychological illnesses (eating disorders, therapy, depression, stress-related illness, etc.).
- Anything related to the back (chiropractor, backaches, etc.) that is not the direct result of an accident.
- Prior conditions (anything relating to an accident/illness that occurred prior to the student's arrival).
- Physical Therapy

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

## SUBMITTING A CLAIM (FOR STUDENTS ON MUTUAIDE INSURANCE ONLY)



**NOTE:** 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. 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, UB-04 or UB-92 be sent to them, and then forward to NOD. The student claim form is only necessary if host family or student paid for the visit or the prescription.

## IN CASE OF AN EMERGENCY REQUIRING HOSPITALIZATION AND/OR SURGERY

If your student needs emergency medical assistance that will require a hospital visit or stay, you must contact 1-844-494-1224 for pre-authorization. This number is available 24 hours a day. After explaining the situation, you will be given a case number. The insurance company will then work directly with the hospital for payment. If you have questions, or are unable to contact the assistance number, please contact Nacel Open Door during business hours at 1-800-622-3553, option 1.

*\*Note that the prerecorded message will be in French. Wait for the live person and request to speak in English.*