



Frequently Asked Questions: Medical Insurance



- **How much does medical insurance cost each session?** *The cost of medical insurance per session for students is \$145. If a student has a spouse (husband or wife) that would like to buy insurance the cost is \$343 per session. If a student has a child that they would like to buy insurance for the cost is \$231 per session.*
- **When is the deadline to pay for medical insurance?** *It is BEST to pay for your insurance before the first day of class, but the deadline to pay for insurance is ALWAYS the Thursday of the first week of classes.*
- **What are my coverage dates?** *Generally the insurance will cover you from the first day of the session until the next session begins.*
- **What happens after I buy my medical insurance?** *You will receive a medical ID card within 3 weeks that will be mailed to the U.S. address you wrote on the green medical insurance form during orientation. If you move and change your address you MUST let IEC know so that your mail is delivered to the correct address. Here is the link to change your address on-line: <http://www.iec-dvc.org/contact/change-address.php>
Mid session students will most likely use temporary cards if they need to go to the doctor unless continuing on after mid session*
- **What happens if I don't receive my medical insurance card?** *Let IEC know IMMEDIATELY if you do not receive your ID card and confirm the address that you wrote on the green medical insurance form during orientation.*
- **Where do I put my medical insurance card?** *Put it in your wallet or purse. You MUST carry your medical ID card with you at ALL times.*
- **How do I use the medical insurance?** *You can receive FREE medical advice from a nurse by calling: On Call International 24 hours a day/7 days a week at (800) 407-7307 You can find an In-Network doctor or a hospital by calling Humana-Choice Care Network at: (877) 877-0715 or visit the Humana-Choice Care Network at: www.choicecarenetwork.com *You need to make an appointment before you go to a doctor* If it's an EMERGENCY, go to the Emergency Room or call 911*
- **How do I find a doctor?** *Go to the computer lab and get a "How to Find a Doctor" flyer. They are hanging on the wall. If you do not see them, ask an IEC staff member for a copy.*
- **How do I make an appointment?** *Call the phone number listed for the doctor. You will be asked the following: 1) your name (spell it for the person on the phone) 2) your U.S. address 3) your U.S. phone number 4) the name of your insurance company and if you have "HMO or PPO." PLEASE REMEMBER THAT YOUR INSURANCE IS "PPO" 5) Why you need to see a doctor. Tell them what is wrong (Example: "I would like to see a doctor because my throat hurts and I have a headache.") The nurse will then make your appointment and tell you what time to come see the doctor and what the doctor's name is.*



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- **What happens when I arrive for my appointment?** *Make sure you arrive for your appointment AT LEAST 15 minutes in advance because there will be paperwork that you need to complete. Go to the front desk and say your name, what time your appointment is scheduled for, and the doctor's name. Give the nurse at the desk your medical insurance card so that he/she can make a copy. The nurse will also tell you the cost of your "co-pay" (the amount you must pay before you see the doctor which is **\$50**). Usually you can pay by check, cash, or credit card. It is best to ask payment options before you arrive. Give the nurse your **\$50** "co-pay", sit down, and fill out your paperwork. The nurse will call your name when it is time to see the doctor.*
- **What happens after I see the doctor?** *If you have provided your medical ID card to the doctor's office, your doctor will send the bill to the insurance company for payment. If you have NOT provided your medical ID card to the doctor's office, your doctor will send the bill to YOU. **If you get a bill from the doctor's office you need to make a copy of it and send the original to Administrative Concepts Inc right away. REMEMBER! If you go to a hospital you may receive more than one bill. You must send ALL bills to Administrative Concepts Inc. Administrative Concepts Inc will send you a response of your bill within 4-6 weeks. If you do not get any response, call them to check on the status and to ensure they received your bill. The Administrative Concepts mailing address is on the back page of your medical insurance booklet.***
- **What is NOT covered?** *Acne treatment, allergy treatment, cosmetic surgery, sky diving, parachuting, eye care treatment, dental treatment, preventative care (such as immunizations) and others. Annual checks for women are covered. For a full list of services that are NOT covered, see the brochure "Exclusions & Limitations" section.*
- **Is there Dental or Vision Coverage?** *No. Your insurance cost only covers medical treatment. If you want dental or vision coverage go to the Wells Fargo insurance website at <https://studentinsurance.wellsfargo.com> or call Wells Fargo Insurance Services at (800) 853-5899.*
- **What number should my doctor call to verify my insurance coverage?** *Your doctor may call Administrative Concepts Inc. at (866) 317-9040 to verify your insurance coverage.*
- **I need help! Who can I call to help me?** *Call Administrative Concepts Inc at 1-866-317-9040 IF: 1) You want to check on the status of your bill 2) You have a question regarding your insurance benefits. **Call Wells Fargo Insurance Services, Inc. at 1-800-853-5899 IF:** 1) You moved and need to change your address 2) You did not receive your medical ID card and need to request one to be sent to you 3) You need help with your bills 4) You need to enroll your dependents (husband, wife, or child) in the insurance plan*
- **I did not get my medical insurance card in the mail yet and I need to go to the doctor. What can I do?** *Ask an IEC staff member to print you a temporary card that you can use until your real card is delivered by mail.*



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