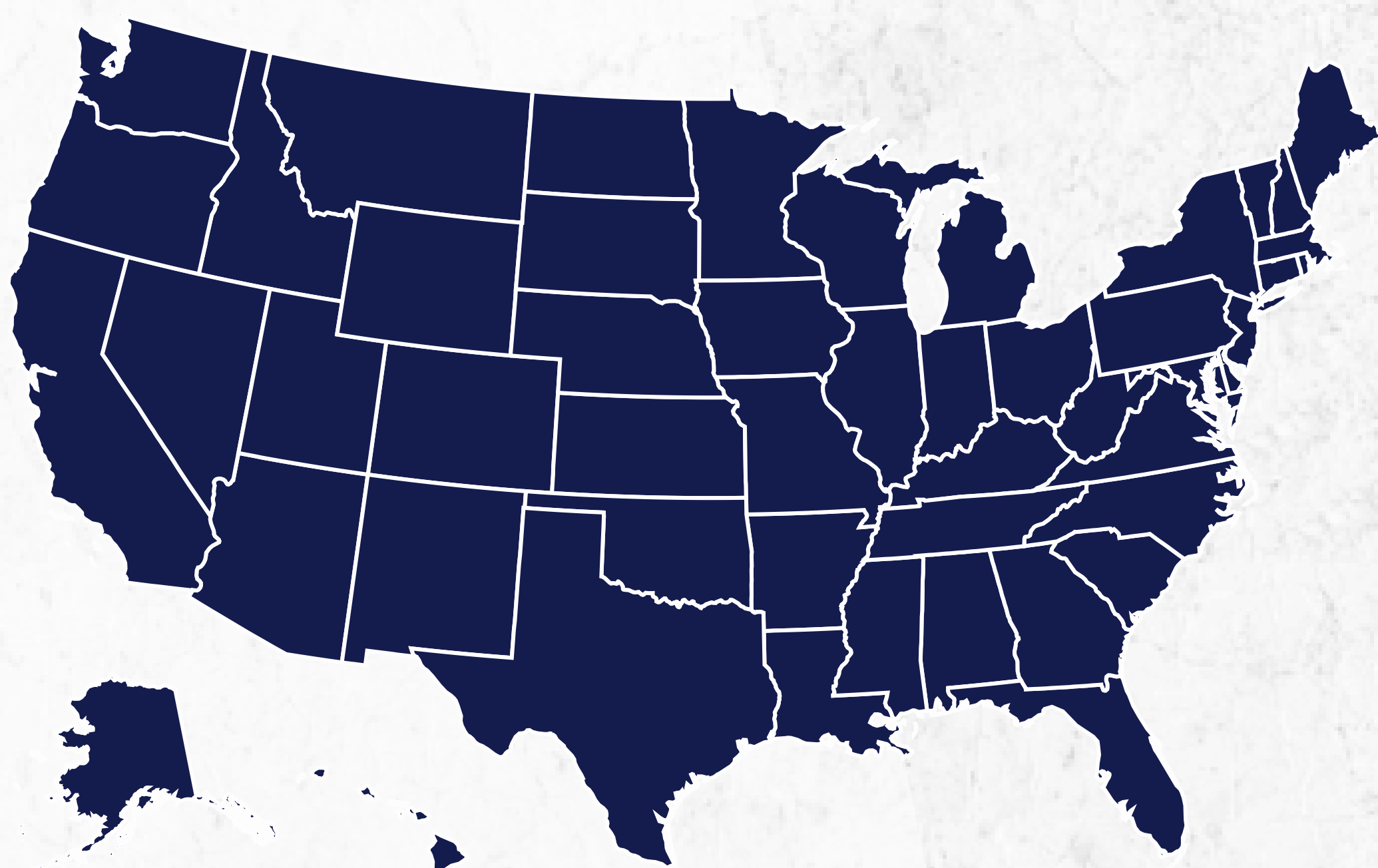


AMERIGO EDUCATION

STUDENT GUIDE TO U.S. HEALTH INSURANCE



The Essentials of U.S. Health Insurance



Medical Care in the U.S. is Expensive

The cost of care can range from hundreds to thousands of dollars. Without insurance, your out-of-pocket costs could be substantial.

There is No National Healthcare System

Unlike other countries, healthcare is not free in the U.S. This means in order to have coverage for an accident, injury, or sickness, you must purchase coverage. It also means that when you access care, you need to pay for it.



Glossary of Health Insurance Terms



IN-NETWORK

Doctors or providers contracted with Cigna.

Students have lower out of pocket costs when seeing in-network providers.

OUT-OF-NETWORK

Doctors or providers not contracted with Cigna.

Students have higher out of pocket costs when seeing out-of-network providers.



COVERED SERVICES

Health care services covered by your health plan.

EXCLUDED SERVICES

Health care services not covered by your health plan.



COPAYMENT

A fixed amount you pay for covered services.

DEDUCTIBLE

The amount you pay for covered services before the insurance company starts to pay.



ALLOWED AMOUNT

Maximum amount a plan will pay for a covered service.

COINSURANCE

Your share of the costs of a covered service, calculated as a percent.

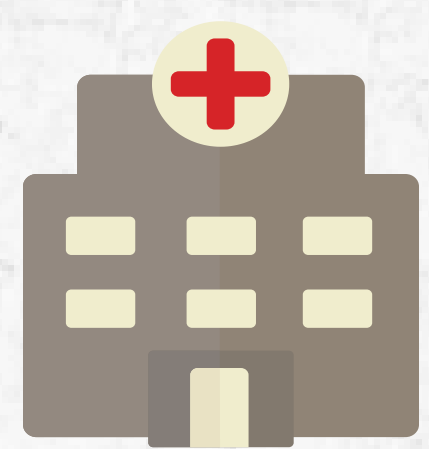


OUT OF POCKET MAXIMUM

The most you will pay during a policy period before your health insurance pays 100% of the allowed amount.

USUAL, CUSTOMARY & REASONABLE

The amount paid for a medical service in a geographical area based on what providers in the area usually charge for the same or similar service.

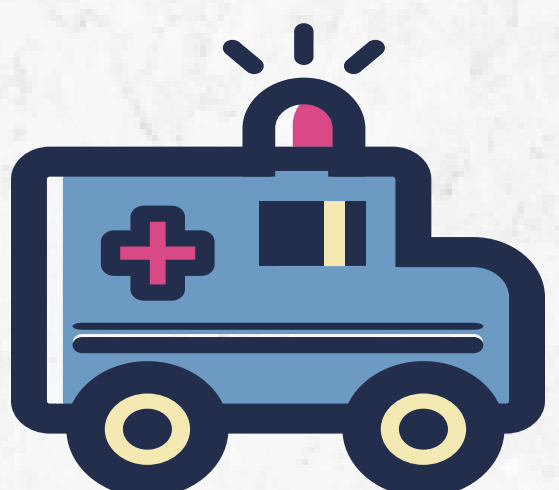


EMERGENCY ROOM CARE

Emergency care services you receive from an emergency room.

URGENT CARE

Care for an illness, injury, or condition serious enough to seek care right away, but not so severe to require emergency room care.



EMERGENCY MEDICAL TRANSPORTATION

Ambulance services for an emergency medical condition.

PRESCRIPTION DRUGS

Drugs and medications that by law require a prescription.



Where do you go if you are sick or injured?



For **minor illnesses or injuries**, such as cough, cold or sore throat, rashes or skin irritations, fever or flu-like symptoms, mild injuries, earaches, etc. speak to a campus staff member (preferably a Campus Coordinator) to request support, and/or transportation to a medical facility. If at school, please speak to a school administrator or school nurse (if your school has a nurse)

For **major injuries or emergencies** such as chest pain, wheezing, shortness of breath or difficulty breathing, sudden numbness or weakness, bleeding that cannot be stopped, open wounds fractures, fainting or dizziness, etc., speak to the nearest campus member to request transportation to an **emergency room**. If at school, speak to the nearest adult. If there are no campus team members or adults present, please get the attention of a classmate.



If your doctor prescribes you **medication**, communicate with your campus staff members to help you coordinate an opportunity to pick it up.

In a true medical emergency or life-threatening situation, call 911 or go to the nearest emergency room

How to Navigate the Health Insurance System with Your Amerigo Education Student Health Insurance Plan

Once enrolled, the staff at your campus will have a hard copy of your insurance ID card on file, to be provided to you whenever you visit a medical provider. By creating a login [here](#), you will also be able to retrieve a digital version of your ID Card from Cigna's website. Have your ID Card available when you visit a doctor, urgent care, hospital, laboratory, or pharmacy, and always present your insurance ID card. Without it, you may have to pay the full cost of your visit out of pocket and submit for reimbursement.



Review your student health plan documents including the [brochure and frequently asked questions](#) for detailed information about the Amerigo Education Student Health Insurance Plan.

You will receive an **Explanation of Benefits (EOB)** after each medical visit you have. This is an overview of your visit and shows the amount the provider billed, the amount the insurance company paid, and the amount you may owe for your visit. **The EOB is not a bill.** Please consult a campus staff member with any questions you have about the EOB so they can support you in finding an answer.



You may receive an **invoice or bill** from your doctor office, hospital or laboratory. It is important to review your bill carefully with the assistance of a campus staff member.

If you provided your insurance ID card at the time of your visit, but do not see insurance company payments on the bill, talk with your campus staff member to ask for their help to contact the medical facility and ask if they submitted the claim to your insurance. If they did not, ask them to submit the claim to your insurance company first.

If you did **not** provide your insurance ID card at the time of your visit, talk with your campus staff member to ask for their help to contact the medical facility and give them a copy of your insurance ID card or your policy information from the card so they can submit the claim to the insurance company for payment. If you paid your bill before your provider billed your insurance, talk with your campus staff member to ask for their help to contact the medical facility to submit a claim form along with a detailed bill and proof of your payment to the insurance company for reimbursement.

Who do you contact with questions about your Amerigo Education Student Health Insurance Plan?

University Health Plans is the plan broker and administrator of the Amerigo Education Student Health Insurance Plan. Contact University Health plans for questions or information about in-network providers, ID cards, claims, and EOBs or invoices/bills

Phone: (800) 437-6448
Email: info@univhealthplans.com