

## Important Information for Schools, Students and Host Families

- To obtain additional claim forms and DOC, please go to: [www.assist-inc.org](http://www.assist-inc.org). Under the schools tab, there is a choice for CMI insurance.
- Please take time to review the Description of Coverage (DOC) to understand the coverage provided.
- You may use your family physician, physicians associated with your school or any licensed physician, however, ASSIST and CMI Insurance encourage you to access **Beech Street Corporation** via their web site: [www.beechstreet.com](http://www.beechstreet.com) or call 1-800 432 1776 to obtain a list of their PPO providers in your area. This PPO offers reduced medical fees. Medical expenses in excess of usual and customary charges are the responsibility of the student.
- Always present the ID card for physician visits and have the DOC available. If the provider questions coverage, ask provider to contact Administrative Concepts, Inc., the claims administrator for verification of coverage or claim processing.
- Some physicians may insist on prepayment rather than directly billing the claims administrator. Make a copy of payment receipt, attach original to completed claim form and submit to Administrative Concepts, Inc. who will reimburse you.
- Use hospital emergency rooms only when the situation or condition is truly an emergency that necessitates this action. Emergency room costs are very expensive and many times the visits are not warranted. There is a \$250 deductible associated with all visits for sickness to the Emergency room. Walk in clinics are a viable alternative.
- Prescription Drug expenses must be prepaid and then follow directions for processing a claim submission as noted above for reimbursement.
- Review the Medex Assistance section for the DOC to learn of all the global services that are available.
- Review the Liability Description of Coverage (DOC) and the claim procedures.