

Important Information for Schools, Students and Host Families

- Please take the time to review the Description of Coverage (DOC) to understand the coverage provided.
- Make extra copies of the following: ID card and the Claim form and instructions. You will need to fill out a claim form every time you visit a doctor, receive a prescription or go to the hospital.
- 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 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.
- **If your student is injured during interscholastic sports, please ask the school if they have an interscholastic sports insurance policy. If they do, please ask the school to file a claim for your student's injury.**
- 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 \$100 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 Liability Description of Coverage (DOC) and the claim procedures.