



VISIT® Health Insurance for EPI Teachers

Email: epi@visitinsurance.com

Website: www.visitinsurance.com/epi.html

Phone: (703) 660-9062

Educational Partners International, LLC

TEACHER HEALTH INSURANCE PLAN 2019-2020

brought to you by VISIT® Health Insurance





VISIT[®] International Health Insurance

Toll Free: 1-800-247-5575 • 1-703-660-9062 • 1-703-991-9164 Fax

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TEACHER Health Insurance - Plan E PLUS

Overview & Frequently Asked Questions

www.visitinsurance.com/epi.html

What IS Covered by VISIT[®] Plan E Plus?

- **Medical Expenses - \$100,000 per each accident or illness**

Plan E Plus provides coverage for Accidents & Illness and medical emergencies. Your Plan will cover visits to a Doctor, Specialist, Minute Clinic, Urgent Care, Emergency Room and Hospital, as well as associated X-rays, Lab work and Prescriptions for covered medical expenses.

VISIT[®] Plan E Plus uses the UnitedHealthcare Medical Provider Network. **Be sure to have your doctor notify UnitedHealthcare in the event of any scheduled Hospitalization, Surgery and MRI/CAT Scans. A pre-certification is required for these procedures.**

An Emergency Room should only be used in the event of a life-threatening Medical Emergency.

- **Home Country Coverage** - *Your plan includes coverage for Incidental Trips to your Home Country:*
A maximum of 14 days per year.
- **Dental** - The plan will pay up to \$300 for repair to a tooth due to an accident. Coverage is for accidents only. Discounts are available on some dental procedures through the **WellCard**. For more information, visit the WellCard website at <http://www.wellcardhealth.com/Public/DentalCare.aspx>. Be sure to register your card using **Group# SC001801**.
- **Repatriation and Medical Evacuation are included in your Plan E Plus.**

The policy details are available for download on our website at www.visitinsurance.com/epi.html.

What is NOT Covered by VISIT[®] Plan E Plus?

- **Preventive Care** - Preventive care and vaccinations are NOT covered by Plan E Plus. However, EPI teachers will receive a separate **Crescent Health Solutions** insurance card that **will be used for Preventive care and Vaccinations**. **This coverage is for EPI Teachers ONLY**. When you are visiting the doctor for these services, please present the **Crescent Health Solutions** insurance card, rather than the VISIT[®] Plan E Plus UnitedHealthcare ID Card. (When visiting the doctor for an accident and/or illness, then you will present the VISIT[®] Plan E Plus UnitedHealthcare ID card.) If you have any questions regarding the Preventive Care coverage, please contact **Crescent Health Solutions at 828-670-9145 and enter extension 104 directly**.
- **Pre-existing conditions** - Any medical condition, sickness, injury, illness, disease that existed at the time of application or any time during the 36 months **prior** to the effective date of coverage under this policy is NOT covered. The ELITE, SHA and GEO BLUE Plans provide some coverage for pre-existing conditions.
- **Mental Health** - Any mental and nervous disorders or rest cures are NOT covered. This includes treatment for anxiety, depression, and stress related conditions. Treatments by a Psychologist, Psychiatrist, Counselor or Medical Physician that has diagnosed a mental/nervous condition are not covered. The ELITE, SHA and GEO BLUE Plans provide some coverage for Mental Health. Please contact **VISIT[®] at 703-660-9062** for more information.
- **Maternity** - Maternity including Pregnancy or Illness resulting from Pregnancy, childbirth, or miscarriage is NOT covered by Plan E Plus. **The ELITE and SHA Plans** provide coverage for maternity, however, you **MUST** be on the plan **prior to conception**. The **GEO BLUE** Plan is available for coverage if you are already pregnant.
- **Dental** - Regular dental care, treatment for cavities, root canals, and any other dental condition is not covered. Damage to a tooth due to an accident is covered to a maximum of \$300. Discounts are available on some dental procedures through **WellCard**. For more information, visit the **WellCard** website at <http://www.wellcardhealth.com/Public/DentalCare.aspx>. Be sure to register your card using **Group# SC001801**.



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- **Vision** - Glasses and Eye Exams are not covered. Infections and medical conditions like Pink Eye may be covered. Please contact the Claims Office with any specific medical condition questions. Discounts available on some vision exams, glasses, contacts and corrective surgery through **WellCard**. For more information, visit the **WellCard** at <http://www.wellcardhealth.com/Public/visioncare.aspx>. Be sure to register your card using **Group# SC001801**.
- **Team Sports** - Injury due to competitive team sports is not covered. Recreational sports injuries are covered under the medical coverage on the policy.

Health Insurance Optional UPGRADES 2019-2020

We also offer optional health plans (VISIT[®] ELITE, SHA and GEO BLUE Plans) that provide some coverage for pre-existing conditions, mental health and maternity. These optional plans have higher premiums, please contact VISIT[®] at 703-660-9062 for more information. The EPI Teacher MUST be the Primary Insured on these plans in order for the dependent to be eligible. Please Complete the Application Form by the **20th** of the prior month of enrollment. The enrollment start date is on the **1st of the Month** only.

How to Use Your VISIT[®] Plan E Plus Insurance

- **What Doctors Can I See?**

The PPO Network for Plan E Plus is the **UnitedHealthcare Network**. To find a local doctor, please go to <https://us1.welcometouhc.com/>

When calling your medical provider or presenting your ID card say:

“My healthcare coverage uses the *UnitedHealthcare Network* and I found your name in the directory.”

- **Health Insurance ID card**

In the event you need medical attention, present your VISIT[®] Plan E Plus Health Insurance ID Card to your attending doctor. Your UnitedHealthcare ID card includes a **Member ID Number** that the Doctor's Office or Hospital will need to submit your claim electronically to UnitedHealthcare. If you need a copy of your UnitedHealthcare Health Insurance Card, please contact VISIT[®] Insurance at 703-660-9062 or by email at epi@visitinsurance.com.

- **Deductible**

Your policy has a **\$100 ANNUAL DEDUCTIBLE**. This means you are responsible for the first \$100 of medical expenses each year. The policy year is **August 1, 2019 – July 31, 2020**.

Emergency Room: \$250 (For Illness only, if not admitted Injuries not subject to ER Deductible)

Copayment

The Copayment is a fixed amount you pay for a covered **health care** service. This payment is paid to the medical provider. The Deductible does not apply to visits to Urgent Care or a Walk-In Clinic.

Walk-In Clinic: \$15

Urgent Care: \$25

- **Coinsurance**

The percentage of costs of a covered **health care** service you pay after you've paid your deductible. Plan E Plus has the following Coinsurance:

In-Network - 100%

Out-of-Network - 80/20% (Maximum out of pocket \$1,000)



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Filing a Claim

- **DOCTOR Claim Form**

Be sure your Doctor files your claim through **UnitedHealthcare** using the information found on your VISIT[®] Plan E Plus ID Card. This will allow your doctor to file your claim electronically which will help expedite the claims process. Your ID card includes a Member ID Number and a Group Number your Doctor must use to file the claim properly. Improperly filed claims may be delayed or denied.

UnitedHealthcare Member ID: xxxxx

(This number is found on your ID Card and is unique for each person)

Your Doctor may contact UnitedHealthcare at **1-888-543-1238** with any questions on how to submit a claim.

- **PATIENT Claim Form**

You must also complete a **Patient Claim Form**. This is a separate form than the Claim information provided by your Doctor.

Claim Forms can be downloaded at www.visitinsurance.com/epi.html or for dependents, please go to www.visitinsurance.com/epij2.html. You must submit the completed PATIENT Claim Forms to VISIT[®] by email: epi@visitinsurance.com or fax: 703-991-9164.

- **How can I be reimbursed for medical payments I paid?**

Any medical expense you have paid may be submitted to the claims office for reimbursement. Please complete and submit a PATIENT Claim Form and include all receipts for expenses you have paid.

- **How do I Pay for My Prescriptions?**

In addition to your VISIT[®] Plan E Plus Health Insurance ID card, you will receive two **Discount Drug Cards (Universal Rx and AllyHealth)** for your Prescriptions. When going to the pharmacy, please present both Discount Drug Cards. If the prescription is eligible for either discount, it will be applied at the time of your purchase. If there is a remaining cost due after the discount, please pay the remaining balance to the pharmacy and keep the receipt. **To be reimbursed for the remaining balance of the prescription, please submit a PATIENT Claim Form with your receipt and a copy of your prescription.** The deductible and co-insurance apply.

MyIMG

Service at your fingertips anytime, anywhere - that's what [MyIMG](#) provides. [MyIMG](#) allows you to access information and manage your IMG accounts, 24 hours a day, seven days a week, from anywhere in the world. Our service centers in the U.S are always available to help or handle emergencies 24 hours a day, but through MyIMG you have immediate access to a wealth of information about your account and can manage routine areas to help you save time when you may need it most. Some features include:

- Get explanation of benefits
- Initiate precertification
- Obtain certificate documents
- Locate a provider
- Request or print ID cards
- Submit a Claim online and Check the status of a Claim

To create your online account, go to www.imglobal.com/member/login

You will need to put in your Health Insurance ID Number and Date of Birth to set-up an account. If you do not have your Health Insurance ID Number, please contact our office at 703-660-9062.



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Important Contact Information

Please feel free to contact VISIT® for enrollment, renewal, coverage questions, or for general assistance with your claim.

- **VISIT® International Health Insurance**
PO Box 210, Mount Vernon, VA 22121

Contact: Lori Pederson

Email: epi@visitinsurance.com

Website: www.visitinsurance.com/epi.html

Phone: (703) 660-9062

Fax: (703) 991-9164

Hours: Monday – Friday 9:00am to 6:00 pm

After hours please contact us by Email at epi@visitinsurance.com

***Please be sure to note in your email that you are an EPI Teacher.**

- **For emergency and other assistance services** call Assist 24/7:

(800) 628-4664 / (317) 655-4500 Press 0 between 7am-6pm (EST) OR Press 9 between 6pm-7am (EST)