

Frequently Asked Questions

about the Sirius America Insurance Company Health Insurance Policy and
On Call International Global Assistance Program

Who are your contacts?



Who is Compass Student Insurance?

Compass Student Insurance is an Insurance Agency and the enrollment administrator for the Missouri Baptist University International Student and Scholar health insurance policy.

When should you call Compass Student Insurance?

You should contact them with any questions regarding your enrollment dates, policy document, ID cards at info@studenthealthusa.com or 781-356-1999



Who is ASRM, LLC?

ASRM, LLC is the Third-Party Administrator which administers your insurance policy and processes the **medical claims** for Sirius America Insurance Company. Sirius America Insurance Company is the insurance company which underwrites the medical benefits portion of your insurance policy. Please see our contact information on your identification card. Policy terms and conditions are briefly outlined in the Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy on file with the IEES trustee and the Subscriber. In the event of any conflict between the Description of Coverage and the Master Policy, the Policy will govern.

When should you call ASRM, LLC?

Call if you have general inquiries regarding your medical benefits, eligibility, claim status or reimbursement issues. If ASRM, LLC is closed and you have a **true emergency** with respect to one of these areas (for example hospital will not discharge patient unless payment is received in full) please contact On Call International as they can contact our staff after hours.

If you have any other issues regarding your medical coverage contact ASRM, LLC direct.

TOLL FREE: 800-359-7475 • COLLECT: 856-380-1213 • FAX: 856-231-7995 • WEB: www.helpwithmyplan.com
505 South Lenola Road, Suite 231 • Moorestown, New Jersey 08057



Who is On Call International?

On Call International is the assistance company which services your health insurance policy. On Call International is responsible for the Medical, Travel and Security Assistance, which includes services such as Emergency Medical Evacuation/Repatriation, Repatriation of Remains, Joining of Injured Family Member, a Nurse Helpline and any **overseas** Medical, Dental and Pharmacy referrals. On Call International offers all services with the oversight of a highly trained staff of nurse case managers, physicians and security professionals. On Call International is open 24 hours a day, 7 days a week including all holidays. Please see their contact information on your identification card. On Call International is not affiliated with Sirius America Insurance Company.

When should you call On Call International?

- If you are not sure of the level of medical care you need or how quickly you need it while traveling overseas.
- In the event you have to be medically evacuated from one location where medical treatment is not available, to another where treatment is available, as a result of a covered sickness or injury.
- In the event of a death due to a covered sickness or injury.
- In the event of a natural disaster warranting evacuation - see On Call International Global Assistance Program brochure.
- If you are located **outside** the United States and want a referral to a physician or hospital.
- If you are located **outside** the United States and need assistance with payment arrangements.

Where do I find my policy #?

You should have received a Welcome Email when you were enrolled in the policy. This email allows you to print your insurance ID card. The ID card will have the Group Number – which is also your Policy Number, such as EXL-SA10028-21. You will also need this number to create your MyInsurance account.

Where can I find helpful information about my policy and telemedicine/teletherapy services?

Please bookmark <https://www.studentinsuranceplan.info/mbu.html> as this is a very important tool to help you understand what you have, how to use it, and who to contact.

What do you need to know about your coverage?

Am I covered for pre-existing conditions?

Yes, with the exception of congenital anomalies, eligible expenses incurred for treatment of a pre-existing condition are covered up to \$5,000 during the first six months of your policy. After six months of continuous coverage, eligible expenses covered up to the policy maximum.

Is pregnancy covered?

Yes, pregnancy, including all complications thereof, is covered like any other sickness with respect to your Sirius America Insurance Company medical coverage.

Do you cover oral contraception for women?

Yes.

Am I covered for dental?

Routine dental care or dental care needed as a result of cavities, wisdom teeth, or diseases of the gums are not covered. If dental treatment is needed as a result of a covered injury, and the injured teeth were sound and natural (never previously restored or compromised prior to the injury), the dental treatment is eligible for reimbursement.

Do you cover taxi cab fares?

No, since it is not considered a covered medical expense.

What is a deductible?

A deductible is the portion of a bill that is not covered by the insurance company and that is therefore the responsibility of the insured. It is the dollar amount of eligible medical expenses which must be paid as an out-of-pocket expense by each covered person on a per sickness/per injury basis before certain benefits are payable under the policy. Your Missouri Baptist University plan does not have a deductible. The policy year runs August 1, 2020 – July 31, 2021.

What is “out-of-pocket?”

Out-of-Pocket expenses are the deductible and co-insurance amounts that the Insured is responsible to pay. This means the policy year deductible, any copays or cost sharing under the plan and the co-insurance amount of your policy. Please note that limitations and exclusions as listed in your policy are not included in calculating the Out-of-Pocket maximum.

What is an Explanation of Benefit (EOB)?

Once your medical claim is processed, you will receive from ASRM an EOB. An EOB is a statement which details for you the name of the medical service provider, date of service, amount billed, amount paid by the insurance company, and how much remains your responsibility to pay the medical provider. You should keep this statement for your records so you know how much and when the medical provider was paid maximum. The EOB is not a bill. However, if you receive a bill from the medical provider for the amount you owe, you should compare the bill with the EOB to make sure it is correct. If you have any questions at all about the EOB, you should contact ASRM as soon as possible.

What to do if you get sick?

Should I go to the emergency room?

A hospital Emergency Room is designed to treat urgent and life-threatening medical conditions. For example, an Emergency Room might be the best place to seek treatment for sudden chest pain, serious wounds with bleeding that you can't seem to stop or that are deep enough to need stitches, eye injuries, broken bones, loss of consciousness, drug overdose, severe abdominal pain, or other conditions that you think may cause death or serious and lasting harm if not treated immediately. Emergency Rooms will treat the sickest patients first, and if your condition is not immediately life-threatening, you may have to wait for treatment. In some metropolitan hospitals, the wait can be several hours for non-urgent conditions.

Colds or flu, coughs, rashes, minor fevers, earaches, headaches, scrapes or minor burns, sore muscles or backache generally are not life-threatening and do not warrant Emergency Room visits. An appointment, scheduled within 24 hours with a local physician or a walk-in clinic, can often treat these important, but not life-threatening, conditions.

Will I be covered in my home country?

Yes, while insured, eligible expenses are covered up to \$5,000 per policy year.

Can I go to any physician or hospital I want?

Yes. Your policy is an indemnity plan which allows you to go to the physician or hospital of your choice; however, if you are within the United States, your coverage allows access to important medical provider networks that utilize negotiated charges which may save you money. To find a participating provider, contact PHCS at 1-800-922-4362 or visit their website at www.multiplan.com.

Directions for multiplan website lookup:

<https://www.multiplan.com/webcenter/portal/ProviderSearch>

There may be a message you have to click "ok" in order to continue

Click on the select network button on the left

Choose PHCS

Choose "I Don't see any of these statements"

Choose "Front"

OUTSIDE THE UNITED STATES YOU CAN PHONE ON CALL INTERNATIONAL COLLECT 410-453-6330 FOR A REFERRAL.

Will I have to pay when I go to the doctor?

Present your Sirius America Insurance Company Identification Card when you go to a hospital or physician. If you visit a private physician's office or clinic that requires payment at the time services are rendered, you will have to pay the bill yourself and submit the claim to ASRM, LLC for review. Outpatient service providers outside the United States generally require that you pay the expenses at the time the services are performed. In the event of an inpatient hospitalization outside of the United States, contact On Call International as soon as possible after hospitalization.

How can my (overseas) medical provider contact you?

The medical provider may contact ASRM, LLC at 856-380-1213 (collect, if outside the United States), fax 856-231-7995, or they may call On Call International collect at 410-453-6330 if ASRM, LLC is closed. Usually, arrangements for direct payment to the medical provider are possible once we send written confirmation of your insurance benefits. Payment can then be made in the form of a check or electronic transfer of funds directly to the medical service provider.

How can I keep the expenses of my medical bills to a minimum?

By seeking medical care at your college or university Student Health Center, if one is available. If not, visit a doctor's office for non-emergency services rather than a hospital's Emergency Room. An Emergency Room will generally charge much higher prices than a doctor's office. However, if your condition is urgent or life-threatening, you should go directly to an Emergency Room.

How to file a claim?

How do I get reimbursed?

By submitting what is known in the insurance industry as a claim. A claim is a request for payment in accordance with an insurance policy. For our purposes, this would require an **original** itemized bill, along with a completed claim form.

Where can I get a claim form?

You may obtain a form directly from the ASRM, LLC website, www.helpwithmyplan.com or you may contact our customer service department at 800-359-7475 (within the United States) or 856-380-1213 (collect, if outside the United States) and request one be sent to you.

How do I submit a claim?

For services received in the United States, your provider will most likely want to file a claim for you using his or her own form. If you need to file a claim yourself, you may request a claim form from ASRM, LLC at 800-359-7475 (within the United States) or 856-380-1213 (collect, if outside the United States). Claims should be mailed to: ASRM, LLC, Claims Department, 505 S. Lenola Road, Suite 231, Moorestown, NJ 08057. Claims must be submitted within 90 days of the date of the loss. For Claims Customer Service call 800-359-7475 (within the United States) or 856-380-1213 (collect, if outside the United States), Monday through Friday, 8:30 a.m. to 5:30 p.m., ET.

If you are filing a claim yourself, complete a claim form and mail it to ASRM, LLC with the **original** bill from the doctor, hospital or any other medical provider. The bill from the provider should include the provider's name and address, the Insured's name, patient's name, a diagnosis, the date of service, and a detailed listing of the charges incurred. Keep in mind when submitting your documentation that only **original** bills will be accepted; however, the claim form may be photocopied. Make certain you obtain receipts for all medical expenses you have paid for. Please note that all reimbursements and correspondence to you will be sent to the address you provide on the claim form. To help expedite this process you may want to provide us with both your telephone number and e-mail address.

How often do I need to submit a claim form?

One claim form will be required for each new and separate sickness or injury. Additional claim forms do not need to be submitted if you are under continuing care with your physician for the same condition.

Can I submit all my bills once I return home?

Yes, however, you must notify ASRM, LLC of the claim within 90 days of occurrence. Only **original** receipts will be accepted, and we recommend you keep photocopies for your records.

Why do I need a claim form?

The Claim Form gives us the information we need to process your claim. The following are just a few examples of why a claim form is required:

1. **Loss due to an Injury:** The claim form enables the examiner to determine where, when and how the injury was incurred.
2. **Provides Authorization:** A completed claim form includes an authorization for release of information. This allows the insurance company to communicate with medical providers and request critical information when necessary without further delay.

Why would ASMR, LLC need medical records?

Medical records may be requested for a number of reasons. Following are just a few:

1. To determine the history of a sickness or injury: how, when and where it began and how far it has progressed; whether or not it has been cured; the likely future course of treatment; and what complications, if any, may have arisen as a result of the condition.

2. When a physician lists multiple diagnoses, the records help us to determine how many of the diagnoses listed were actually treated and which ones were mere observations noted by the physician.
3. In the case of injuries, medical records give a clearer picture of what happened, so that we can more accurately determine what benefits you are entitled to.

I have lost my ID card, what should I do?

Contact Compass Student Insurance as soon as possible for a replacement at info@studenthealthusa.com or you can download identification cards from your Compass [My Insurance](#) account.