



# Insurance Claims - Your Right and Responsibility

**Treatment is handled differently depending on circumstances and preference of medical providers. Most commonly, you will be expected to pay the bills and then submit a claim to the Claims Administrator for reimbursement of covered expenses. If you are admitted to the hospital or have other extreme circumstances, you may be permitted (or advised) to submit the bills and a claim form to the Administrator and authorize payment of medical benefits directly to the provider. ISA participants are advised to take a credit card abroad or maintain readily accessible emergency funds of at least US\$500 with them in the event that they need to make on-site payment for any medical expenses.**

## COVERAGE DETAILS

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The Description of Coverage for the explanation of Benefits, Covered Expenses, Limitations, and Exclusions is available in the *Forms: Health & Medical* section of your student portal. Claim forms and filing instructions are also always available from the ISA web site.

As you will notice towards the end of the description of coverage, the details about the underwriter of the policy as well as the policy number are included. Your insurance ID number can also be found in the Student Portal. In any correspondence regarding your claim, be sure to include your full name, the policy number (GLMN01060223) and your insurance ID number.

## CLAIM SUBMISSION

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Be sure to save all receipts regarding your medical expenses.

The completed claim form, medical bills, and any receipts for prescription charges must be submitted to:

[aciclaims@visit-aci.com](mailto:aciclaims@visit-aci.com)

Outside the USA & Canada: 1-610-293-9229

Within the US & Canada: 1-888-293-9229

Fax: 1-610-293-9299

[www.visit-aci.com](http://www.visit-aci.com)

Claims can and typically should be filed with ACI as soon as possible, to expedite the processing of the claim. Students are able to mail, fax, or scan and email their claims and receipts in from abroad for processing. ISA recommends that the student keep copies of all paperwork, in the event that anything has to be resubmitted.

The claim form must be completed by the Insured Person, as neither ISA nor the provider will do this for you. Late claim processing is almost always due to insufficient address or an incomplete claim. Be sure to submit a complete and signed form and include your full address, so that any reimbursement due can be sent to you.

## CHECKING STATUS OF A CLAIM

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ACI should be contacted with any questions concerning claims processing. Additionally, ACI may be contacted via their web site for specific questions as to the status of your claim submission. Claim forms and links to ACI for claim status and information are also provided on the ISA website at [studiesabroad.com/admissions/study/insurance-info](http://studiesabroad.com/admissions/study/insurance-info).

To check on the status of a claim, or to otherwise contact Administrative Concepts, Inc. (ACI), please use one or more of the following methods:

1. Via telephone from within the US & Canada 1-888-293-9229 or outside the USA & Canada 1-610-293-9229
2. Via their website at [www.visit-aci.com](http://www.visit-aci.com) Click on the "ACI Claim Status" button at the bottom left, then on "insured" to check your status on-line.
3. Via email at [aciclaims@visit-aci.com](mailto:aciclaims@visit-aci.com)