



Student Guide for the Student Secure

Introduction

This insurance guide has been designed to provide you with an overview of how the Student Secure plan works, covering areas such as how to seek treatment and how to submit claims. Please also make sure you review the full benefits and exclusions of the plan, a copy can be found in your Student Zone.

Seeking Treatment

If you need to seek medical treatment, please follow these simple steps:

Step 1: For any non-emergency situations (examples would be the flu, a cold, and minor injuries and illnesses), please visit a local doctor, urgent care center or walk-in medical clinic. Providers can be located using our [online provider search tool](#), or you can call the assistance number for help locating one nearest to you. If you need emergency care, go to the nearest hospital emergency room or call the emergency services (911 in the US) for immediate assistance. Please remember, your plan includes an additional Emergency Room deductible, so please make sure you use this in an emergency situation only.

Step 2: Hand over your ID card at the time of treatment.

Step 3: In-network providers should be able to bill direct, so students will just need to pay their deductible if their plan has one, and the bills will be sent direct for processing by the claims team. Out-of-network providers may ask for payment upfront, in which case students will need to pay the provider and then submit for reimbursement. *FOR ALL CLAIMS* please make sure to submit a claim form.

Pre-certification - Hospitalizations, Surgeries, Pregnancies (except Smart plan), Emergency Medical Evacuations, Emergency Reunions, Repatriation of Remains, Computerized Tomography (CAT Scan), and Magnetic Resonance Imaging (MRI) must be Pre-certified. To Pre-certify, call, or have your Physician call, HCCMIS with the information relative to your claim. You may also Pre-certify by submitting details through Student Zone. If you do not Pre-certify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

Prescription Medications

If a doctor prescribes you medications, you will need to pay for this medication upfront, at the pharmacy, and then submit a fully completed [claim form](#) to be reimbursed for these expenses.

Claims

When you have sought treatment at an in-network provider, the bills should be submitted to the claims team directly. We do however recommend that you complete a claim form for each injury/illness you have and submit that via email to the claims team to help speed along the processing of your claims



Claimant's Statement and Authorization

Your claim should be processed within 30 days, however if you would like to find out the status of your claim please contact the insurance helpline for more information.

Tip - If you have received a bill directly from a provider showing your total due amount, please complete a claim form and submit that to the claims team so they have that on file.

Explanation of Benefits

Once your claim has been processed, you will receive a document called an Explanation of Benefits or EOB for short. This will outline the charges from the provider, how those charges were paid and any outstanding balance that you would need to pay (for example your deductible or any excluded charges). This will arrive to you via regular mail, however you can also request your EOB's to be emailed to you by contacting the insurance helpline.

Student Zone

You can manage your insurance plan directly online through the student zone. The zone will allow you to locate providers online, obtain a replacement ID card, learn how to file a claim and much more. To visit the zone, please go to:

www.internationalstudentinsurance.com/student-zone/

Insurance Helpline

If you need assistance with your insurance plan, such as locating a provider, claims status or need to access any of the travel insurance services included with your insurance plan, please contact HCC Medical Insurance Services on:

Toll Free (800) 605-2282
Direct +1 317-262-2132
service@hccmis.com