

This guide will provide you with the steps to seek medical care and how to follow up on your claims.

Student Zone

Manage your insurance plan through the Student Zone where you can find a doctor/hospital, download your ID card, file a claim and more.

[>> Student Zone](#)

Claims

It is your responsibility to follow up on your claims and make sure they are paid. After 30 days of submitting your claim, you can check the status by:

- Calling the number on your insurance card
- Go to the [Student Zone](#) to track your claim

Once your claim has been processed, you will receive an Explanation of Benefits which will tell you what was paid.

Assistance

Help is never more than a phone call away, please contact the assistance team:

USA Toll Free: (800) 605-2282

Direct: +1 (317) 262-2132

[Worldwide Access Numbers](#)
service@hccmis.com

Seeking Treatment



Find a Doctor, Hospital or Clinic

You can go to any doctor, hospital or clinic you'd like, however going to a provider inside the UnitedHealthcare Network will mean less out of pocket expenses, and they have agreed to direct bill the insurance company.

You can search for providers at:

<https://www.internationalstudentinsurance.com/network/>



Bring Your ID Card

Present your insurance ID card when you get medical treatment and be prepared to pay your deductible. Ask for a copy of your medical records in case they are requested by the insurance.



Complete Claim Form

Submit your claim form (forms can be found in your Student Zone) after your visit - no matter where you go for medical treatment - and be sure to also send in:

- Copy of photo page of your passport
- Copy of your I-20 or DS2019
- Copy of your visa in your passport



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.



Telemedicine

As an alternative option, you are free to seek medical care from a telemedicine provider virtually. You would need to pay for these expenses up front to the provider, and then submit a claim to be reimbursed (per the plan benefits and exclusions) for the consultation and any prescribed medications.

Two options you can consider are:

- [Teladoc](#)
- [MeMD](#)