

ISI

# Patriot Exchange STUDENT GUIDE

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: 800-628-4664  
Direct: +1 (317) 655-4500  
[CustomerCare@IMGlobal.com](mailto:CustomerCare@IMGlobal.com)

INTERNATIONAL  
STUDENT  
INSURANCE

## 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/img/>



### 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](#)