# Patriot Travel INSURANCE GUIDE

**This guide provides essential information on your Patriot Travel plan, including how to find medical care and submit claims.**

## Manage Your Plan

Use the Student Zone to manage your plan. Key features include downloading your your ID card, extending coverage, updating payment information and filing claims.

>> Student Zone

## Assistance

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

USA Toll Free: (877) 758-4391
Direct: +1 (904) 758-4391
info@internationalstudentinsurance.com

INTERNATIONAL STUDENT INSURANCE

## Seeking Treatment

### Find a Doctor, Hospital or Clinic

Choose 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 send the bill directly to the insurance company.

### Bring Your ID Card

Always present your insurance ID card at your visit. Be prepared to pay any required copays. Also, request a copy of your medical records for your personal files.

### Complete Your Claim Form

For every new condition, for both in and out-of-network providers, you will need to submit a claim form (found in your Student Zone) after your visit. Be sure to also include:

- Copy of photo page from your passport
- Copy of your visa

Claim processing typically takes about 30 days. You can check the status of your claim at any time from your Student Zone or by calling the number on your ID card. Once processed, you will receive an Explanation of Benefits (EOB) outlining how your claim was paid.

### Prescription Medications

You must pay for prescription medications at the pharmacy. To be reimbursed, submit your bill along with your completed claim form and a copy of your prescription after your purchase.

### Telemedicine

You can use a virtual doctor (telemedicine) for medical care. You'll need to pay for the visit yourself first, and then submit a claim to be reimbursed by your insurance. Two options you can consider are Teladoc and MeMD.