

# LewerMark Administrative Guide

## ACA Exempt Plan | 2022-2023 Coverage Year

LewerMark International Student  
Accident and Sickness Insurance Plans and Ancillary Services

**Program Managed by:**

The Lewer Agency, Inc  
9900 W. 109th St., Suite 200  
Overland Park, KS 66210

1 (800) 821-7710 / Fax 1 (816) 960-7064

[lewermarksupport@lewer.com](mailto:lewermarksupport@lewer.com)  
[www.lewermark.com](http://www.lewermark.com)  
[www.facebook.com/lewermark](https://www.facebook.com/lewermark)



# TABLE OF CONTENTS

<b>Your LewerMark Administrative Team &amp; Other Important Contacts</b> .....	3
<b>Introduction</b> .....	4-5
Important Information About Your LewerMark Student Insurance Coverage.....	4
Student Insurance for Those Not Required to Obtain ACA-Compliant Coverage .....	4
Change in Laws .....	5
Hypothetical Claims Questions .....	5
<b>Eligibility and Participation</b> .....	6-19
Primary Requirements.....	6-7
Coverage Period.....	8
Insured Term Off.....	8-9
Insured Term Off Requests for “Medical Necessity” .....	8
Insured Term Off for “Vacation Purposes” .....	9
Important Notes about Insured Term Off .....	9
Extended Coverage Benefit .....	10
Optional Practical Training.....	11
Waiver Process .....	12
Special Enrollment Circumstances.....	13
Additional Eligibility Concerns .....	13
Administrative Error.....	13
Dual Citizenship.....	13
Concurrent Enrollments.....	13
Enrollment Procedures.....	14-16
Online Portals .....	14
Premium Collection.....	15
Enrollment Verification .....	15
Proof of Insurance – ID Cards.....	15
Transferring Students.....	15
Plan Additions and Removals .....	16
Plan Additions .....	16
Plan Removals .....	16
Medical Benefits .....	17-18
Emergency Room .....	17
Walk-In Clinics.....	17
After-Hours Charges .....	17
Accident & Sickness Questionnaires .....	17
Student Requiring Care before the Institution Submits the Enrollment.....	17
Important Ancillary Services .....	18
Scholastic Emergency Services/Assist America.....	18
Lifeworks .....	18
My Nurse 24/7 Nurse Line .....	18
Teladoc .....	18
Togetherall .....	18

## CONTACTS

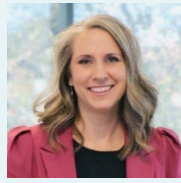
### Your LewerMark Administrative Team & Other Important Contacts

#### ADMINISTRATIVE TEAM



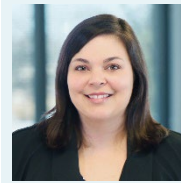
##### ERIN CASWELL

Vice President,  
Client Advocacy  
[ecaswell@lewer.com](mailto:ecaswell@lewer.com)  
(816) 360-7957



##### CARRIE HOELSCHER

Director, Client  
Advocacy  
[choelscher@lewer.com](mailto:choelscher@lewer.com)  
(816) 360-7923



##### SAMARA JAHAL

Director, Student  
Advocacy & Claims  
[sjahal@lewer.com](mailto:sjahal@lewer.com)  
(816) 360-7929



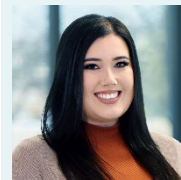
##### JOHN PARMER

Client Advocacy  
Advisor  
[jparmer@lewer.com](mailto:jparmer@lewer.com)  
(816) 360-7924



##### CASSANDRA JACKSON

Client Advocacy  
Advisor  
[cjackson@lewer.com](mailto:cjackson@lewer.com)  
(816) 360-7930



##### KRISTEN ALLEY

Client Advocacy  
Enrollment Coordinator  
[kalley@lewer.com](mailto:kalley@lewer.com)  
(816) 360-7921

#### GENERAL CONTACT INFORMATION

##### PREMIUM REMITTANCE ADDRESS:

The Lewer Agency, Inc.  
Attn: Student Insurance Billing  
9900 W 109th St. Ste 200  
Overland Park, KS 66210

##### FIND US ON THE WEB:

[www.lewermark.com](http://www.lewermark.com)  
[www.facebook.com/lewermark](https://www.facebook.com/lewermark)

#### IF YOU HAVE QUESTIONS ABOUT...

##### BILLING & ENROLLMENT

1 (800) 821-7710  
[enrollments@lewer.com](mailto:enrollments@lewer.com)

##### CLAIMS

1 (800) 821-7710  
[lewermarksupport@lewer.com](mailto:lewermarksupport@lewer.com)

##### POLICY WAIVERS

1 (800) 821-7710  
[waivers@lewer.com](mailto:waivers@lewer.com)

#### SUPPORT SERVICES

##### TOGETHERALL

[www.togetherall.com](http://www.togetherall.com)

##### LIFEWORKS MYSSP

24/7 MENTAL HEALTH COUNSELING  
1 (866) 743-7732

##### TELADOC

1 (800) 835-2362  
[www.teladoc.com/mobile/](http://www.teladoc.com/mobile/)

##### SCHOLASTIC EMERGENCY SERVICES

AN ASSIST AMERICA PARTNER

1 (877) 488-9833 (inside the United States)  
1 (609) 452-8570 (outside the United States)  
[www.assistamerica.com](http://www.assistamerica.com)

##### 24/7 NURSELINE

1 (866) 549-5076

## INTRODUCTION

This LewerMark Administrative Guide has been designed to assist the institution's administrator in implementing and maintaining the institution's LewerMark Student Accident and Sickness Insurance Plan and Ancillary Services.

### Important Information about Your LewerMark Student Insurance Coverage

#### Student Insurance for Those Not Required to Obtain Affordable Care Act-Compliant Coverage

According to Internal Revenue Service guidelines, foreign nationals are exempt from the Affordable Care Act's ("ACA") individual mandate even though they may have to file a U.S. income tax return, so long as they live in the United States for a short enough period of time that they do not become resident aliens. This means that international students temporarily residing in the United States on an "F", "J", "M", "Q", or other approved category of student visa for the primary purpose of studying at an academic institution are generally exempt from the individual -mandate to purchase ACA-compliant medical insurance. Of course, individual exceptions may apply.

LewerMark's accident and sickness insurance plan is exclusively for international students studying in the United States. The medical insurance coverage provided all Covered Persons under this plan is not intended to be, nor is it required to be, compliant with the Affordable Care Act. Please note the following:

**This LewerMark plan is not intended to be a substitute for ACA-compliant medical coverage. Lack of minimum essential coverage could result in an insured individual owing an additional payment with his or her tax filings.**

- This coverage provides limited benefits and is not intended to cover all medical expenses. Insured Individuals may incur out-of-pocket expenses.
- For students new to the LewerMark plan or experiencing a break in coverage, the coverage will not cover charges or expenses due to a pre-existing condition or complication thereof unless:
  - The institution specifically applied for Continuing Coverage for all students on the Application and Administrative Services Agreement for International Student Accident and Sickness Insurance Coverage ("Application"); or
  - The institution specifically applied for the Pre-Existing Condition Benefit on the Application. If the Pre-Existing Condition Benefit was selected, pre-existing conditions will be covered only up to the limit selected on the Application.
- For questions regarding coverage benefits, please refer to the executed Application and copy of the Policy.

**Important Note: In the event of a discrepancy between this Guide, the student's Plan Brochure, and the Insurance Policy, the terms of the Insurance Policy will control, followed by the Plan Brochure, and lastly, this guide.**

If you have any questions, please contact The Lewer Agency at 1 (800) 821-7710 or email [lewermarksupport@lewer.com](mailto:lewermarksupport@lewer.com).

<sup>1</sup><https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision> (see Question 7)

### Change in Laws

Regulations regarding the treatment of student accident and sickness insurance may change from time to time. In the event of legislation or regulation by the U.S. Congress, your state, or any other applicable authority, the program may be revised so that the insurance coverage remains compliant with the law.

### Hypothetical Claims Questions

The Lewer Agency understands that administrators and insured students may, from time to time, have questions about the coverage available. When posed with these questions, The Lewer Agency personnel will do their very best to accurately address the question presented to help the questioner better understand the coverage provisions.

**However, because such hypothetical questions are frequently based on incomplete or cascading fact scenarios, any coverage explanations offered cannot be and are not considered binding.**

**The Lewer Agency's claims personnel will determine benefit eligibility in accordance with the applicable coverage provisions after all claims, the Accident and Sickness Questionnaire, and any other relevant information have been received.**

For questions about claims, please contact LewerMark Customer Service at  
1 (800) 821-7710 or email [lewermarksupport@lewer.com](mailto:lewermarksupport@lewer.com).

## ELIGIBILITY AND PARTICIPATION

The information outlined here will provide a basic framework for enrolling Eligible Students under the LowerMark plan.

### Primary Requirements

The LowerMark International Student Health Insurance Program is designed and priced to provide coverage for active, on-campus, full-time international students attending client institutions. Part-time students and telecommuting students are not eligible for coverage.

From the institution's perspective, the coverage has the following primary requirements:

- 1. All Eligible Students must be insured under the coverage or provide proof of comparable coverage.** All Eligible Students who do not waive out of the program will receive coverage under the Policy subject to all Policy provisions (see section on Waiver Process, below); there is no underwriting requirement. Each participating Eligible Student is covered under the plan, subject to all applicable policy provisions. Insurance eligibility can be verified with medical providers upon receipt of enrollment.
- 2.** For inbound programs, an "Eligible Student" refers to an international student of the institution who meets the Policy's definitional requirements, which includes all the following:<sup>2</sup>
  - a. The student is a legal resident of a country other than the United States, its territories, or possessions;
  - b. The student is enrolled and actively engaged in Full-Time Studies;
    - i. Full-Time Studies means the enrollment and active participation in at least the minimum number of credit hours in which an international student must be enrolled and actively attending classes in the United States per the terms of the applicable student visa.
    - ii. Participation in no more than one online or television course per term will count toward fulfillment of the full-time studies requirement; no home study or correspondence course will count toward satisfying the full-time status requirement.
    - iii. A student is considered actively engaged in Full-Time Studies if, based on the student's attendance and participation, they are eligible to receive a completed grade or credit in all their courses at the conclusion of the relevant term.
    - iv. A student is no longer enrolled and actively engaged in Full-Time Studies upon graduation.
  - c. The student has not been granted permanent residency status in the United States, its territories, or possessions; and
  - d. The student holds and continually maintains an F-1, J-1, M-1, Q-1, or other approved category of student visa.
    - i. Failing to maintain student visa status may make the student ineligible for coverage.
    - ii. For students outside of F-1, J-1, M-1, or Q-1 visa types, the institution must contact The Lower Agency to determine plan eligibility.

---

<sup>2</sup>This Guide is intended to assist administrators in implementing the LowerMark Student Insurance Plan and is not comprehensive. To fully understand all requirements of student eligibility for your institution's Plan, review the definition of "Eligible Student" in the Policy.

## ELIGIBILITY AND PARTICIPATION CONT'D

**Note:** The student must begin the term actively attending class for at least the first 31 consecutive days following the beginning of the then-current term, unless the student is unable to attend class due to an acute Covered Sickness or Covered Injury. Please refer to the definition of “Eligible Student” in the Policy.

**Note:** Students on a reduced course load for medical status during their first term are not eligible for coverage.

- 3. While the coverage is in effect, the institution agrees not to offer, endorse, or sponsor any other group or individual health insurance plan designed and marketed specifically for international students. By providing a single program, we can keep your plan’s premium costs down.**
- 4. The institution agrees to one of the following options:**
  - a. Collect premium from Eligible Students and remit the premium by single payment to The Lewer Agency within 30 days after the proposed effective date of coverage. Premiums should be remitted to:**

The Lewer Agency, Inc.  
Attn: Student Insurance Billing  
9900 W. 109<sup>th</sup> St., Suite 200  
Overland Park, KS 66210
  - b. Require all Eligible Students to enroll for coverage through the LewerMark Enrollment Portal developed specifically for the institution by LewerMark.**
- 5. The institution must notify The Lewer Agency of any international student not studying under a F-1, J-1, M-1, or Q1 student visa. Students with visas other than F-1, J-1, M-1, or Q-1 may be enrolled in the coverage subject to prior approval.**
- 6. The institution must notify The Lewer Agency of any approved OPT status students.**
- 7. The institution must promptly notify The Lewer Agency of any students for whom the institution has approved educational medical leave or reduced course load, preferably prior to enrollment or immediately upon approval by the institution. Failure to do so could result in the student failing to qualify for coverage; in such a case, no benefits would be payable.**

For questions about your institution’s invoice or billing remittances, please contact LewerMark Enrollments & Billing at 1 (800) 821-7710 or email [enrollments@lewer.com](mailto:enrollments@lewer.com).

### Coverage Period

Coverage periods will coincide with the institution's academic calendar.

Each institution may select the type of coverage which fits its administrative needs, subject, to applicable law. The following coverage periods are available: annual, semi-annual, semester, quarter, and daily. Coverage typically begins on the first day of classes for a term.

### Insured Term Off

Because LewerMark coverage is designed to insure international students who are actively attending classes, the policy does not provide a student an insured term off. A student who is not actively attending classes does not meet the eligibility criteria and no longer qualifies for coverage.

**However, an extra-contractual accommodation may be available, subject to prior written approval by the insurance carrier. The carrier reserves the right, in its sole discretion, to approve or decline any request for an insured's term off.** If approved for an insured term off, the student must continue to pay premiums for the term they are not attending classes.

**Note: An insured term off is not designed to mirror any medical leave policies available through the institution or SEVIS.**

### Requesting an Insured Term Off due to a Medical Necessity

A request for an insured term off due to a medical necessity will only be considered if the student satisfies the following attendance requirements:

- **A student in their first term of studies in the United States** must have met the definition of Eligible Student and have attended classes for at least the first 31 consecutive days following the beginning of the then-current term, unless the student was unable to attend class during such time due to an acute Covered Sickness or Covered Injury. If a student suffers an acute Covered Sickness or Covered Injury during the first 31 days of classes, the 31-consecutive-day attendance requirement may be waived.
- An ongoing, returning, or transferring student must have met the definition of Eligible Student before being considered for an insured term off.

### Duration

If a Covered Student is approved for an insured term off due to medical necessity occurring during the first 31 days of a term, the insured term off will be available for that term only.

If a Covered Student is approved for an insured term off due to medical necessity occurring *after* the first 31 days of a term, the insured term off may be available for the remainder of the then-current term plus, at most, the next full term.

A student who utilizes an insured term off for medical necessity will not be approved for an insured term off for vacation purposes in the same school year.



### Insured Term Off for Vacation Purposes

An insured term off for vacation purposes may be approved for a Covered Student taking a break from studies. An insured term off for vacation purposes will be limited to a maximum of one term per school year. A student who has utilized an insured term off for vacation purposes will not be approved for an insured term off for medical necessity in the same school year, unless the student suffers an acute Covered Injury or Covered Sickness during the first 31 days of a term.

Institutions should encourage students to maintain health insurance coverage during breaks and vacation periods to avoid gaps in coverage and being subject to pre-existing condition limitations.

### Important Notes about Insured Term Off

- A “term” refers to a single session of a school’s academic year.
  - Schools with a semester system have three “terms” – fall, winter, and summer.
  - Schools with trimester and quarterly systems have four “terms”- fall, winter, spring, and summer.

**In no event will a student be entitled to or approved for an insured term off for two full terms in the same policy year or for two or more consecutive terms, whether in the same policy year or consecutive policy years.**

- The Lower Agency must receive full premium for all enrolled students within 60 days of the first day of the current term.
- If it appears a student will no longer be able to attend classes because of an accident or sickness, Scholastic Emergency Services can be a resource for a Covered Student to return home.
- Upon expiration of a student’s approved insured term off, the student must again qualify as an Eligible Student to be entitled to continued coverage.
- An insured term off is not available to students enrolled exclusively at institutions specializing in ESL programs.
- An ESL student may be approved for an insured term off when transitioning from an ESL program to a full-time undergraduate program within the same university. The student may be required to submit evidence of enrollment to support the request for an insured term off.

## EXTENDED COVERAGE

### Extended Coverage Benefit

LewerMark's Extended Coverage benefit provides up to 30 days additional coverage to:

- Newly-enrolled international students who arrive at the institution prior to the beginning of their first terms of study with the institution.
- Covered Students who have completed their final terms of study in the United States and are preparing to return to their home countries.

### Extended Coverage Benefit For Newly-Enrolled Students

To be eligible for Extended Coverage Benefit and before any benefits will be paid the student must enroll in Full-Time Studies at the institution and meet all other requirements to be an Eligible Student under the Plan; and

Extended Coverage for a Covered Student will be effective a maximum of 30 days prior to the term start date.

### Extended Coverage Benefit For Students Who Have Completed Studies in the U.S.

Coverage for a Covered Student may be extended for a maximum of 30 days while the Covered Student remains in the United States following graduation or completion of an educational program in preparation for the student's return to his or her home country.

A Covered Student may request coverage be extended for an additional 30 days after graduation or completion of their educational program, provided:

- the request is made in writing;
- the request is made prior to the termination of Extended Coverage period; and
- premium is promptly paid for the additional 30 days of coverage.

## OPTIONAL PRACTICAL TRAINING

### Optional Practical Training

Students may be eligible for a maximum of twelve months total coverage while participating in Optional Practical Training (OPT) (twenty-four months for STEM OPT students), provided the institution requests this extension of coverage and enrolls all OPT-approved students directly after graduation. The institution will continue to collect and remit the premium for students participating in OPT (unless the institution is a portal client). The Lewer Agency will not accept enrollment requests from OPT students.

Regulations limit the amount of time an OPT student can be unemployed; an OPT student may not accrue a total of more than 90 days of unemployment following completion of studies or graduation.

Students determined to be out of valid F-1 status are not eligible to maintain insurance coverage under the LewerMark plan. An institution that is aware of a student's ineligibility for OPT must promptly notify The Lewer Agency. OPT students who have transitioned to H-1B status are no longer eligible for coverage.

#### Important Notes:

- OPT students must be enrolled in the coverage no later than 60 days following graduation. If an OPT student lets his or her coverage lapse, the student will not be eligible to re-enroll in the coverage during the OPT period.
- Students on OPT are not eligible for Extended Coverage.
- Only institution checks will be accepted for students on OPT. The Lewer Agency cannot accept personal checks from the student for OPT premiums. There can be no exceptions.
- Coverage for students on OPT will terminate on the same date that the policy terminates.

Please contact The Lewer Agency at 1 (800) 821-7710 or [lewermarksupport@lewer.com](mailto:lewermarksupport@lewer.com) for more information.

# WAIVER PROCESS

## Waiver Process

LewerMark policy coverage limits and premium rates are determined based on mandated coverage – that all (or substantially all) eligible international students attending the educational institution will be included on the coverage. LewerMark offers three levels of mandate:

- **Fully Mandated Plan:** No Waivers permitted; a premium discount applies.
- **Fully Mandated Plan, Waivers Permitted:** LewerMark manages the waiver process; a premium discount applies.
- **Fully Mandated Plan, Waivers Permitted:** School manages the waiver process; no premium discount applies. Whether waiver is managed by LewerMark or the school, students will only be permitted to waive out of the LewerMark plan if they meet one of the three requirements below:
  1. The student's parent/spouse is employed by a United States based company that provides ACA-compliant coverage which covers the student.
  2. The student arrived in the United States with health insurance because he or she participates in a government/exchange student program, such as SACM.
  3. The student is currently covered by a parent's insurance plan from the home country and that plan meets or exceeds the benefits offered by the LewerMark plan and is valid in the United States.

### Please note:

- Emergency-only and/or travel plans are not accepted for validly waiving out of LewerMark coverage.
- **Plans offered by the following companies will not be accepted as a valid waiver in any circumstance:**
  - GBG, HCC, IMG, ISI, ISO, ISP, PGH, PSI
  - This is only a partial list of plans that are not acceptable waiver plans.

An institution should provide Eligible Students a maximum of two weeks to provide written proof of alternative insurance. Eligible Students should be advised that for valid waiver, alternative insurance must continue throughout the entire coverage period. Students who lose alternative insurance during the current coverage period will not be allowed to enroll in the LewerMark plan until the next coverage period. Institutions should be cautious about students canceling or not renewing independently acquired insurance coverage.

Should you have any questions in determining if a plan provides adequate coverage for waiver, please contact the LewerMark Team at [waivers@lewer.com](mailto:waivers@lewer.com).

**Eligible Students have 30 days from the effective date of coverage to enroll or waive participation in the institution's medical coverage. If a student fails to enroll in the coverage within the 30-day period, he or she must wait until the school's next coverage period to enroll in the plan.**

## SPECIAL ENROLLMENT CIRCUMSTANCES

### Special Enrollment Circumstances

#### Additional Eligibility Concerns

Undocumented students, refugee status students, students who have been approved for Permanent Residency, and those who already possess “Green Cards” or working status are not eligible for coverage.

#### Administrative Error

All enrollments must be submitted to The Lewer Agency and finalized within 30 days following the effective date of the coverage.

In the event an Eligible Student is omitted from an institution’s medical coverage due to the **institution’s administrative error**, the student may be considered for coverage retroactive to the beginning of the then-current term if all the following requirements have been met:

- The institution must provide demonstrable evidence of its administrative error. This can take the form of actual documentation reflecting the error or a notarized certification from a representative of the institution explaining the circumstances of the administrative error.
- The institution must provide demonstrable evidence that the student timely paid his or her premiums.
- The institution must provide a copy of the student’s full time class registration schedule.

Note that retroactive enrollments to prior terms will not be accepted.

#### Dual Citizenship

Eligibility for students with dual citizenship and whose permanent residence lies outside the United States will be determined on a case-by-case basis. Please promptly contact The Lewer Agency to obtain an application eligibility questionnaire. If approved, the application questionnaire will be valid for the entire school academic year. Students from U.S. territories including Puerto Rico, Guam, and the Virgin Islands are not eligible for coverage.

#### Concurrent Enrollments

International students attending classes concurrently at more than one institution may be eligible for coverage if the LewerMark client institution maintains the I-20 for the student and, between the two institutions, the student otherwise meets the requirements of an Eligible Student. Please promptly inform The Lewer Agency in writing if you have a student participating in concurrent enrollment. The Lewer Agency reserves the right to request a copy of the student’s schedule from each institution to verify full-time status before approving the student’s coverage.

## ENROLLMENT PROCEDURES

Enrollment information should be sent to The Lewer Agency via our custom Excel enrollment spreadsheet within 30 days following the effective date of the coverage. The institution must submit complete enrollment information at the beginning of every term; incomplete enrollments cannot be processed. Failure to timely submit complete enrollments will result in delays in issuing or verifying coverage. Required information includes the following:

<ul style="list-style-type: none"><li>• The name of each student, exactly as it appears on the passport, with clear indication of first name and surname. Please refrain from using the student's American nickname or special characters.</li></ul>	
<ul style="list-style-type: none"><li>• address</li><li>• ID number</li><li>• date of birth</li><li>• gender</li><li>• visa type</li></ul>	<ul style="list-style-type: none"><li>• country of origin</li><li>• OPT status</li><li>• email address</li><li>• enrollment start date</li><li>• enrollment end date</li></ul>

### Important Notes:

- **Multiple enrollment lists and individual enrollment requests slow down the enrollment process.**
- **The Lewer Agency cannot verify benefits to providers without current enrollment information. If this happens, students are often required to pay for services out of pocket. This may create a financial hardship for the student.**
- **No Student Health Center, out of network claims payments or student reimbursements can be processed without enrollment information and required premium.**

### Online Portals

We provide you with an advisor web portal which allows you access to enrolling students online and allows you to print bulk as well as individual ID cards.

We also provide your students a custom LewerMark website which includes the Plan Brochure, a participating health care provider search tool, important forms, and access to their online insurance ID card.

## MEDICAL BENEFITS

### Premium Collection

At the beginning of each term, the institution must either collect each Covered Person's premium or require all students to enroll and pay premium for coverage through the LewerMark Enrollment Portal . The Lewer Agency recommends institutions collect medical insurance premium from each participant at the time the student pays tuition and fees. Most institutions automatically add the premium charges to the student's bill at the time of registration.

**The institution must submit one check for the premium that has been collected, along with the enrollment list, to The Lewer Agency within 30 days of the effective date of coverage. Only institution checks will be accepted. The Lewer Agency cannot accept personal checks from students. There can be no exceptions.**

### Enrollment Verification

Upon receipt of enrollment information, The Lewer Agency will send the institution's international student plan administrator a copy of the invoice with the premium amounts due per student. The statement will list the student's name, insurance I.D. number, dates of coverage, coverage option, and premium due. If the student is continuing coverage, the dates of coverage indicate the participating student's *original* effective date of coverage.

Please check the enrollment list upon receipt. Please contact our office immediately if you identify any errors or discrepancies. **Any corrections, additions, or deletions to the enrollment list must be made within 30 days from the date the list is sent by LewerMark to the institution's plan administrator.**

### Proof of Insurance – ID Cards

The institution should make insured students aware of the institution's customized LewerMark website where they can learn more about the coverage and ancillary services. Students can also print an identification card or Plan Brochure from that website. The institution should also emphasize to each Covered Person that the identification card must be presented when seeking medical attention. Advisors can access the students' ID cards and Plan Brochures online 24/7 to print for or email to students. You may email a request for an ID card or Plan Brochure to [enrollments@lewer.com](mailto:enrollments@lewer.com).

### Transferring Students

When an Eligible Student transfers to your institution from another institution or program, coverage for the transferring student will begin on the first day of the student's first term at your institution. Any refunds due from other coverage should be requested from the previous insurance carrier.

If a student transfers from one LewerMark client institution to another, the student's coverage dates will be addressed on a case-by-case basis.

If you have a student who will either be transferring to or from your institution, please contact The Lewer Agency as soon as possible to discuss the student's specific situation.

### Plan Additions and Removals

Institutions have 30 days from the date the term begins to add an Eligible Student to, or request the removal of a student from, the insurance eligibility list.

#### Plan Additions

Eligible Students enrolled or added to the eligibility list during the 30-day enrollment period will be covered from the beginning of the term once The Lewer Agency has received the appropriate premium.

If The Lewer Agency receives an enrollment request beyond the 30-day enrollment period, the request will be held while we request and review documentation from the school regarding the reason for the delayed enrollment request. The Lewer Agency reserves the right to decline any request for enrollment received following the 30-day enrollment period.

## MEDICAL BENEFITS

### Plan Removals

Students may only be removed from coverage for very specific reasons. For example, if the student does not meet the definitional requirement of an Eligible Student, if the student becomes a permanent U.S. resident, or if the student has withdrawn and is no longer attending classes at the institution. In all instances, The Lewer Agency must receive a written request from the institution requesting removal, including the reason for the request. The Lewer Agency must approve all requests for removals. Only institutions may request premium refunds; we will deny all cancellation requests received directly from students. Further, any individual who has filed a claim against the coverage is not eligible for a refund.

If during the 30-day enrollment period a student needs to be removed from the enrollment list because the student is no longer attending school or is returning home, premium will be refunded to the institution from the effective date of the then-current term. In the event of a full refund of premium, the student will be considered to have not been insured under the coverage and will not be eligible to receive benefits.

**No refund can be made if the student has filed a claim against the coverage.**

If a student needs to be removed from the enrollment list after the 30-day enrollment period, the refund request will be subject to review and approval and will be determined based on the circumstances of the request for removal. If the request is granted, a partial refund of premium may be available if the student has not filed a claim against the coverage. Partial refunds will be determined from the date The Lewer Agency receives written request of removal, and the amount refunded will be limited to the unearned portion of the premium for the remaining length of the term. There will be no partial refunds for periods of less than 30 days.

**Once The Lewer Agency has approved the request to remove the student from the coverage, the student will not be eligible to receive benefits under the institution's plan.**

The Lewer Agency does not issue refunds for prior terms. Students should be advised to notify your office if they are leaving the institution mid-term or if the visa status changes while attending classes at your institution.

Refund checks will be mailed to the institution in all cases unless we receive written notification from the institution directing payment to the student.

### Changes in Status

If a student needs to be added or removed from the insurance coverage due to a change in the student's status, please contact The Lewer Agency at 1 (800) 821-7710.

The Lewer Agency understands that prompt payment of claims is important and we are proud of our claim service.

**Please note that claims cannot be processed for payment without receipt of an enrollment list.**

Every institution can reduce the costs of medical care for its participants (and, in turn, the cost of premiums) by encouraging the use of the available PPO network. For more information on the PPO network available in your area, contact The Lewer Agency at 1 (800) 821-7710 or [www.lewermark.com](http://www.lewermark.com) (select "Resources" and then "Find a Doctor").



## MEDICAL BENEFITS

### Emergency Rooms

Please have all insured students carefully read the Plan Brochure which explains the medical coverage in detail. Remind insured students that they may be responsible for some of the costs for a hospital emergency room bill and that these costs can exceed costs at an urgent care clinic or pharmacy walk-in clinic. As various country health systems differ from those in the United States, insured students should be educated that hospital emergency rooms are designed for treating people who need immediate medical care, and that they should bear this in mind when deciding when and where to receive care. Please encourage your insured students to seek medical assistance in an emergency room in appropriate circumstances and help orient them that there are other treatment alternatives for non-emergency conditions.

For non-emergency conditions, the Covered Person is advised to visit a regular doctor, the student health center, an available designated clinic during regular office hours, or an urgent care clinic.

### Walk-In Clinics

Many pharmacies and retailers have established walk-in clinics, many of which do not charge a copay or deductible for eligible services. Please check with The Lewer Agency for a list of walk-in clinics available in your area.

### After Hours Charges

Please note that some Emergency Rooms and Urgent Care providers will assess an additional charge for providing after-hours care. **After-hours charges are not eligible for reimbursement** under the LewerMark plan coverage for non-emergency services. After hours and weekend facility fees are covered, if they are related to Emergency Services.

### Claims Questionnaires

The Lewer Agency tries to make the claims payment process as simple as possible. If we can be of service in any way, please call 1 (800) 821-7710 or email The Lewer Agency at [lewermarksupport@lewer.com](mailto:lewermarksupport@lewer.com).

Most claims are submitted to The Lewer Agency directly from the provider. When submitting a claim involving an accident or injury, a Covered Person must complete in full and submit a Claims Questionnaire before he or she can be reimbursed. The Claims Questionnaire also serves as the Covered Person's authorization to release medical records and to obtain additional information about the injury or accident that is necessary to process the claim.

**With regards to the Claims Questionnaire, the Covered Person must:**

- *fully answer all questions,*
- *sign the medical authorization located at the bottom,*
- *mail, email, or fax to The Lewer Agency, and*
- *provide all additional documentation or information requested by The Lewer Agency.*

**Please note: Incomplete submissions will delay and possibly jeopardize claims payments.**

Copies of the LewerMark Claims Questionnaire may be downloaded from our website at [www.lewermark.com/claim-forms](http://www.lewermark.com/claim-forms) by clicking on the "Claims Questionnaire" button.

### Students Requiring Care before the Institution Submits the Enrollment

In the event an Eligible Student requires medical care before the institution has submitted the enrollment list, the institution should immediately contact The Lewer Agency to confirm the student's enrollment. It will be important to have the Eligible Student's name, ID#, date of birth, gender, Visa type, physical address, and the student's coverage effective date.

## IMPORTANT ANCILLARY SERVICES

The LewerMark program offers students the following additional services.

### Scholastic Emergency Services/Assist America

The LewerMark program includes a unique emergency services program from Scholastic Emergency Services, a division of Assist America. The program includes services such as medical evacuation, repatriation, critical care monitoring, and compassionate family visit.

Please **immediately** contact Scholastic Emergency Services if faced with a student emergency or death.

**Note that for Scholastic Emergency Services/Assist America to repatriate remains, Assist America must be involved in the process from the beginning, including the initial preparation and transportation of the remains.**

**Note: Scholastic Emergency Services/Assist America will not reimburse a student or family for services not arranged by Scholastic Emergency Services/Assist America.**

For Emergency Global Assistance contact Scholastic Emergency Services at 1 (877) 488-9833. Please reference number 01-AA-LEW-05034.

### Lifeworks - 24/7 Mental Health Counseling

My Student Support Program is designed to support international students, in their native language and cultural context, to help them resolve mental health concerns, culture shock, adaptation to life in the US, and much more.

Participating Eligible Students may speak with a counselor anytime.

### Nurse Line - 24/7 Medical Help Line

The My Nurse 24/7 nurse line provides LewerMark students access to speak with a registered nurse trained to answer their health questions 24 hours a day, 7 days a week. Translators are available in 250 languages. These experienced, registered nurses can help your institution's international students determine what medical options are available or where to go if they are sick or injured.

Participating Eligible Students may contact the nurse line anytime by calling toll-free, 1 (866) 549-5076.

### Teladoc

Teladoc provides LewerMark students with 24/7/365 access to U.S. board-certified doctors by phone, web or mobile app. These doctors can diagnose, recommend treatment, and prescribe medication for many medical issues, including: sinus problems, bronchitis, allergies, cold and flu symptoms, respiratory infection, ear infection and more!

Participating Eligible Students may contact Teladoc anytime by using the Teladoc App or calling toll-free, 1 (800) 835-2362.

### Togetherall - Online Community Support

The Togetherall Online Community is designed to provide a safe and anonymous place for students to get online peer support. Registered mental health practitioners are on hand 24/7 to keep the community safe. Students can access the Togetherall community at no cost.

Students can register at: <https://account.v2.togetherall.com/register/student>