

## **YOUR INSURANCE COVERAGE**

### **The ASPE Insurance plan:**

As a Fulbright grantee, your award includes the Accident and Sickness Program for Exchanges (ASPE) insurance plan, which is paid for by the U.S. Department of State and administered by Seven Corners, Inc. Your health insurance coverage will only be active during your year as a Fulbright FLTA and cannot be used prior to your arrival to the U.S. or after your program end date. While in the U.S., please keep with you at all times the white insurance card you receive in your Welcome Packet at your host site. You will need to bring your card with you to a doctor's office, hospital or pharmacy when you use the insurance.

### **Refer to the ASPE Guide and website:**

The ASPE Guide enclosed in this Welcome Packet contains all of the information you need to know about accessing your coverage. **Please read your ASPE Guide carefully so you are well informed about your insurance.** You can also visit the Seven Corners website:

[www.usdos.sevencorners.com](http://www.usdos.sevencorners.com). Click the Seven Corners icon on the top right corner of the screen to access information about your insurance plan.

Please note, as per your Terms of Award, your health insurance does not cover immunizations or vaccinations. Your health insurance also does not cover dental, *unless it's an emergency*. The maximum emergency dental coverage is \$1,000.00. You should also note from your reading of the ASPE Guide what medical treatments are covered under "Covered Expenses" and which treatments are NOT covered under "Benefit Exclusions." For any procedure that is not covered, you will be responsible for all fees. If you have any questions about a particular procedure or medication, call the customer service phone number: (800) 461-0430, or email: [aspeinfo@sevencorners.com](mailto:aspeinfo@sevencorners.com).

### **How do I use the insurance plan to get medical help?**

You must select a doctor and/or a pharmacy that is "in the network." What this means is that only some doctor's offices and pharmacies will accept ASPE insurance; if you go to one that is not in the network, you will be billed for the full cost of the service. To find what doctors are in the network, refer to the Provider Directory on the website, [www.sevencorners.com](http://www.sevencorners.com) and click "find providers." You can also call the following number to find both a doctor and pharmacy: (800) 777-1023.

Once you locate a doctor in the network, you can make an appointment, receive treatment and purchase any prescribed medication—if a medical procedure or medication is "covered" by ASPE.

### **Is there any cost associated with my visit to a doctor?**

Most U.S. health insurance coverage includes an upfront co-payment for which the insured is responsible. Additionally, being insured significantly lowers the cost of treatment, but it does not necessarily eliminate all patient expense. In the case of ASPE insurance, you are personally responsible for "co-pay" in the amount of \$15.00 for each service. Outside of the upfront co-pay, you may be charged a fraction of the full cost for treatment. In most instances, if you are having a medical procedure or purchasing medication covered by ASPE, the insurance company pays for all or the majority of the cost.

### **What should I do with the medical bills I receive or pay?**

You or your doctor/hospital should file a claim form for your medical bills. To file a claim, you can find the Accident/Illness (Medical) Claim Form at the back of your ASPE Guide or print out a Claim Form from the website [www.usdos.sevencorners.com](http://www.usdos.sevencorners.com). At the website click on the word “forms.” Print out the claims document and post it to the address provided on the form. Be sure to include all original receipts and/or proof of payment from the medical visit. You should keep a copy for yourself.

You can file a “claim form,” if:

- You receive a bill from your doctor/hospital.
- You have to pay fees/bills, besides the \$15 co-payment, out of your own pocket.
- You receive medical care without submitting your insurance information and are billed.



Please note: ASPE determines what bills they will or will not cover. Any questions regarding their payment on a specific claim must be addressed to them. Contact information for the insurance company is in the ASPE Guide and on the website.

### **What if there is no doctor in the network near my host site?**

If you cannot find a doctor in the network near your school's location, you can go to the physician you are able to locate. Either the doctor can file a claim with the insurance company or you can pay the bill up front and then file a claim for reimbursement.

### **What should I do in an emergency?**

If you have a medical emergency and cannot wait to find a doctor in the network, you should seek medical attention. You can submit a claim form with the bill from the doctor or health care facility that treats you. However, ASPE is very specific about what they consider an emergency. Please see your ASPE Guide for the definition of an emergency.

### **What if my college or university requires their own insurance coverage?**

In most instances, the colleges or universities hosting you accepts the ASPE insurance plan, which means you can use your on-campus health facilities. However, some colleges and universities require that you have their health coverage in addition to ASPE's. Please check with your on-campus health center or your supervisor, if you have not already done so, to discover whether you must be insured by your host institution.