Pan Atlantic Foundation

Health Insurance
Important Information and FAQ

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and does not constitute a contract. Covered Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is *Aetna Passport PPO*. Please note the network utilized is Aetna Passport PPO but the insurance coverage is <mark>NOT</mark> through Aetna Insurance Company.

Benefits – not all inclusive

	Covered Benefit
Maximum Benefit	$2,000,000 Per Injury or Sickness
Deductible	N/A
Out-of-Pocket Maximum	N/A
Office Visits	100% of URC
Urgent Care	100% of URC
Hospital Visit	100% of Semi-Private Room Rate
Emergency Room	100% / $350 Copay (waived if admitted)
Prescription Drugs	100% of Actual Charges

ID card – example only

PARTICIPANTS SEE BACK OF CARD FOR ALL ADDITIONAL INFORMATION

♥aetna
Aetna PPO/NAP

Group #: 0863989-010-00100

Participant:
Aetna #:

Coinsurance: 100% of Usual, Reasonable, and Customary (URC) Charges
ER Deductible: $350 (waived if admitted)

Coverage Start:
Coverage End:

Aetna Network Provider Services: (800) 414-0596   **Payer ID:** 60054
Provider Claims Mailing Address: Aetna, PO Box 981543, El Paso, TX 79998-1543

PROVIDERS: For questions about benefits or eligibility, call Administrative Concepts, Inc. at **(800) 314-3938**. Coverage for medical treatment subject to patient's eligibility on the date of service, terms, limitations, and exclusions of the policy. File claims electronically to Payer ID above, or mail claims to the address indicated above.

NOTICE: Possession of this card does not guarantee coverage or payment for a service or procedure.

Find claim information at **portal.acitpa.com/member/login**.

For questions about benefits, claims, or emergency assistance while traveling, call Participant Services. All benefits are subject to payment of appropriate premium and verification of eligibility.

Carry this card at all times.

Participant Services:	Administrative Concepts, Inc.	**(800) 314-3938**
PPO Network: (Primary)	Aetna Passport to Healthcare® **Primary** PPO www.aetna.com/docfind/custom/passport	
Coverage while Traveling / Emergency After-Hours Care:	Scholastic Emergency Services (Ref. # 01-SES-SUM-08123)	**(877) 488-9833** Outside U.S. call: **+1 (609) 452-8570**
Claims Mailing Address: (For Non-Aetna)	Administrative Concepts, Inc. PO Box 4000 Collegeville, PA 19426	**(800) 314-3938** Payer ID: 22384
Prescriptions:	Paid at 100% of URC; however, you must pay for prescriptions in full, then submit a claim for reimbursement to the address above.	

Policy underwritten by: Crum & Forster SPC, under the jurisdiction of the Cayman Islands.

Who should the provider submit the claim to? Claims may be submitted electronically or sent directly to the address on the ID card. Claims must be submitted to Aetna Passport and not Pan Atlantic.

- Submit electronically to Payer ID: 60054
- Submit via paper claim to: Aetna, PO Box 981543, El Paso, Tx 79998-1543

Who should I contact with questions about benefits or claims? Administrative Concepts, Inc. (ACI) should be contacted. They can be reached at (800)-314-3938. You will need to have the student's name, date of birth, and Aetna Passport Member ID number available at the time of the call.

How do I submit a claim for reimbursement? Submit a claim form along with a fully itemized receipt directly to ACI for processing and reimbursement. ACI's address is Administrative Concepts, Inc., PO Box 4000, Collegeville, PA 19426. Email to aciclaims@acitpa.com. The claim form can be found here.

I provided the ID card at the time of service, but they are saying coverage isn't verified. What do I do now? The provider must reach out to ACI to verify eligibility. To note, coverage for medical services is subject to the student's eligibility on the date of service, terms, limitations, and exclusions of the policy.

What should I bring to each medical service with the student? You must bring the health insurance ID card, student identification card, and the Permission to Treat HIPAA form found in the student's application.

Why isn't my claim being processed? If a student has an accident, details are required to verify covered services and possible other payers. ACI will request accident details. Once returned to ACI, they will continue their review and processing of the claim(s). You may submit the requested information via mail to the address noted above or email to aciclaims@acitpa.com.

I received a bill stating the claim was denied due to no eligibility located by the insurance company. What is next? Most likely, this is due to improper submission of the claim. Either to the wrong address or company. Call the provider's office and confirm they have the correct insurance information on file that comes directly from the ID card.

Will this insurance cover the student while traveling on a cruise or outside of their host family state? Yes. This plan is designed to cover the student anywhere in the world outside of their home country. Please note that medical services will need to be paid for up front and submitted for reimbursement upon return. All itemized receipts and a claim form will be required for submission and reimbursement.

What is an Explanation of Benefits (EOB)? The EOB is an explanation of how the charges were processed and completed by ACI. This is a statement of how the charges were processed only. This is not a bill. You will not receive a bill from ACI, Aetna Passport PPO, or Pan Atlantic for any claim. The provider of the service will send a bill if a balance is due. Always compare any bill received from a provider to the EOB received to confirm it is a match.