

FLEX Student Insurance Information

Attention:

Enclosed is the Health Benefit Plan for students enrolled in the Accident and Sickness Program for Exchanges (ASPE).

This printed guide is current as of May 12, 2023 but could change during the academic year. For the most up-to-date coverage details, please reference the full benefit plan at : <https://www.sevencorners.com/gov/usdos>

COVERAGE

Each student is enrolled in ASPE Health Benefit Plan. It's an Accident and Sickness Plan provided through the U.S. Department of State, generally covering accidents, sickness, pain relief, and most vaccinations. Students also have pharmacy coverage through OptumRx for necessary medication prescribed while in the U.S.

Coverage is never guaranteed in advance and is reviewed case-by-case by the insurance processor. The benefits guides is available online or as a hard copy in the host family welcome email. Coverage is subject to change so viewing the most current guide online is recommended. Please visit the website listed above to access all insurance coverage details and forms.

What is NOT covered by students' health insurance?

The following are not covered by students' ASPE insurance: (This is not an all-inclusive list.)

- Preventative care (check-ups)
- Physicals (check with our office before making an appointment if student is asked by school to get a physical)
- Dental (except for emergency pain relief)
- Vision/eyewear
- Pre-existing conditions
- Travel outside of the U.S.

VISIT AN IN NETWORK PROVIDER

Visit a provider who is in First Health Network.

Call ahead and ask the provider if ASPE/First Health Network insurance is accepted there. You can also find out by calling First Health at 1-800-226-5116.

Or search online at

<https://www.firsthealthinternational.com/LocateProvider/CustomPage>

*If you visit a provider and do not present the student's insurance card, you can often call the provider afterward and share the information on the card.

YES, you do have to pay a co-pay but Pan Atlantic Foundation will reimburse it! Copays are normally charged at the appointment. This is a standard patient charge not covered by insurance.

Please submit reimbursement for copays using the reimbursement form for students. You will need a receipt showing that you have paid it in order to be reimbursed by Pan Atlantic Foundation. This receipt must be the actual description of services from the provider, not just a credit card receipt.

Current copay amounts are as follows.

- \$25 per office visit
- \$75 per ER visit, Urgent Care visit, or hospitalization
- \$15 for all brand name drugs with a generic equivalent

Students and Host Parents are always advised to keep a copy of the ASPE insurance card with them.

QUESTIONS

Pan Atlantic Foundation is here to help with your insurance questions!

The ASPE benefits guide, website, and customer service line are helpful, immediate resources—but we know you might still have a question. Please feel free to call or email our office at 207-871-8622 or services@panatlanticfoundation.org (office hours 9am-5pm Eastern).

For inquiries about international travel and your student's insurance, please contact Pan Atlantic Foundation in advance and see the Pan Atlantic Travel Policy and Instructions at:

<https://www.panatlanticfoundation.org/support-and-information.html>

Thank you for your attention to your student's medical needs, and please reach out to our office if we can be of further assistance.

Warmest regards,

Pan Atlantic Foundation