

HOW TO USE RICHMOND INSURANCE WHILE ABROAD

Prior to leaving for abroad you will receive an insurance card, insurance verification letter, policy wording with explanation of benefits, and a claim form with instructions. You may download additional claim forms, instructions, and copies of the policy wording from <http://studyabroad.richmond.edu/?go=AbroadInsurance>. This plan offers medical as well as travel insurance coverage so be sure to review the policy and its benefits prior to going abroad. If you are unsure of coverage, ask your UR study abroad advisor for assistance.

It is not necessary to contact **AXA Assistance USA** prior to seeing a physician or going to the hospital, but it is advised. If you are unable to contact AXA prior to seeking medical attention, please contact them as soon as possible following treatment so they are able open a case for you and ensure that you are receiving the best care available. You also can contact AXA if you need assistance locating a physician, hospital or clinic. The number for AXA is on the insurance card provided by the Office of International Education. AXA has access to providers worldwide that are available to you.

In the event of an emergency, contact **AXA** as soon as possible in order to obtain a case number and assistance. You should proceed as follows:

Steps to Getting Help Abroad

1. Call **AXA for emergency assistance. See the reverse side for contact numbers and services.** The multilingual staff will answer your questions and help you with the following services:

1-1-888-287-4741 (Toll-Free from inside U.S.)

1-1-515-365-3990 (Call Collect from outside U.S.)

- referral to nearest, most appropriate medical facility and/or provider
 - medical monitoring by board-certified emergency physicians in the United States
 - assisting in the replacement of prescription medication that is lost or unexpectedly needed
 - urgent message relay between family, personal physician, school, and insured
 - arranging an emergency reunion so a family member can be involved according to the benefits of the insurance
 - arranging transportation needs for a trip interruption (e.g., death of a family member in the U.S.)
 - guaranteeing payment to provider and assistance in coordinating insurance benefits (if necessary)
 - arranging and coordinating emergency medical evacuation, emergency reunion and repatriation of remains
 - emergency travel arrangements for disrupted travel as the consequence of a medical emergency
 - referral to legal assistance
 - advice for passport replacement in case of loss or theft
 - providing telephonic interpretation services in all major languages in cases of emergency
2. When calling, tell the **AXA** staff the following:
 - Your insurance policy number as shown on your ID card (**GLM N1 123 0337**)
 - Your name, date of birth, overseas contact information (address and telephone number)
 - You are a University of Richmond student
 - The nature of your problem
 3. **You will then be assigned** a case number by the AXA travel assistance coordinator who responds to your call. Keep this case number handy for future follow-up calls. Make a note of the name of the person who helped you.
 4. Unless you are hospitalized, you usually will have to pay medical expenses upfront then file a claim for reimbursement. Keep copies of all doctor's notes, bills and receipts for submission with your claim form.
 5. Download, complete and sign a claim form from <http://studyabroad.richmond.edu/?go=AbroadInsurance>. You will see that on the claim form, ACE is listed as the insurance carrier. Chubb acquired ACE so these names are used interchangeably.
 6. Follow all directions on the claim form. You will need to submit the following with your claim form:
 - original medical bills **It is ok if your medical bills and/or receipts are in a foreign currency and/or not in English*
 - completed claim form
 - original receipt for prescriptions* (if applicable)
 - it is also helpful to have a doctor's note with the diagnosis and treatment

The claim form with documentation should be submitted within **90 days** of treatment for each illness/accident to **Administrative Concepts, Inc. (ACI)** by mail, fax or by e-mail.

Mail: ACI, 994 Old Eagle School Road, Suite 1005; Wayne, PA 19087-1802

Fax: (610) 293-7618

Email: claims@visit-aci.com

Please be sure to keep a copy of your claim submission. Also make a notation of when it was mailed to the insurance company.

If you have any questions regarding coverage or this procedure, or if you lose your insurance card, please contact the Office of International Education at studyabroad@richmond.edu (1-804-287-1849).

Common Terms

- ACI – Claim processor
- AXA – Travel assistance provider
- Chubb/ACE – Insurance company that establishes the benefits of the policy and pays claims. Chubb acquired ACE so these names are used interchangeably on forms.