



BENEFITS	Medical Insurance Benefits for Seattle Pacific University (\$250,000 Copay Plan 100/80)
Maximum Per Accident or Sickness	\$250,000-Student \$50,000-Dependent
Annual Maximum (Consecutive 12 months)	\$250,000-Student \$50,000-Dependent
Annual Out of Pocket Maximum	\$2,000
Copay Per Office Visit	<ul style="list-style-type: none"> <li>• PPO: 100% coverage after \$15 copay</li> <li>• Non-PPO: 80% coverage of R &amp; C after \$15 copay</li> </ul>
Copay Per Hospital Visit	<ul style="list-style-type: none"> <li>• PPO: 100% coverage after \$50 admittance copay</li> <li>• Non-PPO: 80% coverage of R &amp; C after \$50 admittance copay</li> </ul>
Ground / Air Ambulance Services	The plan pays covered charges at 100% for emergencies
Emergency Room Visit	<ul style="list-style-type: none"> <li>• PPO: 100% after \$50 ER copay</li> <li>• Non-PPO: 80% of R &amp; C after \$50 ER copay</li> </ul>
Prescriptions: Express Scripts	100% if dispensed at hospital; 50% reimbursed if purchased at retail pharmacy
Substance Abuse	30 inpatient days per year; 10 outpatient visits per consecutive 12 months
Medical Evacuation	\$50,000*
Repatriation	\$25,000*

\* Scholastic Emergency Services, an Assist America partner, provides additional benefits.

**The plan pays 100% for services provided by a provider in the CIGNA provider network.  
The plan pays 100% of Reasonable and Customary for providers not in the CIGNA PPO network.**

## Scholastic Emergency Services, an Assist America Partner 1-877-488-9833

This is a free service for participants for any illness or emergency assistance. If you have a life-threatening injury or illness at school or need to use your insurance for any reason when you travel more than 100 miles from school, call Assist America immediately. They will make arrangements and provide assistance for the following:

- Finding a provider
- Medical evacuation or transport
- Critical care monitoring
- Prescription assistance
- Compassionate family visit
- Medical trauma counseling
- Emergency message transmission
- Repatriation or Return of mortal remains
- Translation assistance

## MyNurse 24/7 Nurse Line 1-866-549-5076

Your Nurse Line is available 24 hours a day, 7 days a week to speak with a nurse about any questions you have about your health, illness, where to go if you feel sick or are injured. It is a free service. Translators are available in 150 languages.

## Exclusions and Limitations

### **Exclusions & Limitations: The following expenses are not covered:**

- Medical care, treatment, supplies or services not listed on the policy or for the insured in his home country
- Elective, cosmetic, or reconstructive surgery
- Routine physical exams
- For any care in connection with teeth, gum, jaw unless for an injury to natural teeth
- In excess of Reasonable and Customary charge
- For medical treatment or prescription drugs which are not medically necessary
- Hearing aids, eyeglasses and contact lenses
- For injury or bodily infirmity if covered under Workers Compensation
- Birth control or infertility and for diagnosis treatment and all other care related to infertility
- Professional sports injuries
- Intentional self-inflicted injury including intoxication
- Injury while parachuting, hang gliding or while driving illegally
- For injury resulting from a motor vehicle accident if an insured was operating vehicle without a **valid driver's license** in the state where the individual resides while attending school;
- Expenses due to pre-existing injury or sickness
- Other expenses specified in the policy

**Note: See plan document for a complete list of exclusions. Plan benefits are subject to the terms and conditions of the insurance policy.**

## Frequently Asked Questions

### **Carry your LewerMark Insurance ID Card with you at all times**

**Why do I need health insurance?** Medical care in the US is private and expensive with a major accident or illness costing from \$10,000 to \$100,000 or more.

**How do I find a doctor?** Go to [www.lewermark.com](http://www.lewermark.com). Click on the "International" and "Find a Doctor" tabs, and then select the GWH-CIGNA network. Choose PPO to find PPO or network doctors, clinic, pharmacies and hospitals. Search by specialty within your zip code.

**When should I use the Emergency Room?** Use the emergency room only for serious and life threatening emergencies. Call your nurse line first if you are unsure where to go. Otherwise, visit a doctor or clinic in the CIGNA network.

**What is a copay?** This is a small out of pocket expense that you must pay the doctor, clinic or hospital for each visit.

**Is there a Nurse Line?** Yes, 24 hours a day, 7 days a week a nurse is available to discuss any medical condition, questions or help tell you where you should go if you feel sick or are injured. Interpreters are available in 150 languages. **1-866-549-5076**

**Where can I get help with my teeth and dental insurance?** You can get more information and enroll anytime for SmartSmile Dental online at [www.SmartSmile.com/LewerMark](http://www.SmartSmile.com/LewerMark) or the LewerMark website. They have affordable plans with preset copay for quality providers close to you.

**How am I reimbursed for prescription drugs?** There is a discount available for prescriptions with Express Scripts. The information is located on the back of the ID card. The pharmacy will require your ID card and payment up-front. You will receive a 50% refund once you send in the receipt to the LewerMark office with a copy of your receipt and a current mailing address.

**The provider says I'm not on the insurance list at LewerMark. What do I do now?** There is a chance we have not received the enrollment from your school. This can happen at the beginning of the term. The school needs to send us a notification that you are enrolled in the insurance. We will reimburse your eligible visit if the provider requires payment up front. Call **1-800-821-7710**.

**What is an EOB?** Explanation of Benefits is a form you will receive if you visit a provider. It shows the charges, discounts, and any amount that is still owed. If the provider is in the CIGNA network, there should be a zero balance after the copay is paid.

**What happens if my claim is rejected?** Call LewerMark at **1-800-821-7710** or email [lewermarksupport@lewer.com](mailto:lewermarksupport@lewer.com). Occasionally, claims can be rejected if the provider has the wrong number or information. We will research the claim and let you know the status.

**The Scholarship Program** Check [www.lewermark.com](http://www.lewermark.com) for information about our annual scholarship contest. The deadline is spring term.



Contact the LewerMark office for any questions regarding your plan at:

**1-800-821-7710** [lewermarksupport@lewer.com](mailto:lewermarksupport@lewer.com) [www.lewermark.com](http://www.lewermark.com) [www.facebook.com/LewerMark](https://www.facebook.com/LewerMark)

SUMMARY ONLY – CONTRACT WILL DETERMINE BENEFITS