ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES (ASPE) HEALTH BENEFITS PLAN

Academic Exchange Grantees in the United States

Health Benefit Plan

- ASPE is not an insurance policy
  - Limited health benefits plan
- Self-funded through U.S. Dept of State
- Administered by Seven Corners, Inc.
Eligibility

- ID cards can be accessed online and printed. Dates of coverage are listed on the ID cards.
  - 24/7 coverage in the U.S.
    - ASPE will *not* cover you outside of the U.S. on personal leave/vacation.

Coverage

- $100,000.00 maximum per covered sickness or per injury
- Medevac coverage
- Repatriation coverage
Co-payment

- ASPE requires all exchange grantees to pay a $15.00 co-payment (co-pay). The co-pay is printed on your ID card and will be due at the time-of-service for:
  - Office visits
  - Emergency rooms
  - Urgent care
  - Hospitalizations

Pre-existing clause

- The condition originated prior to your grant start date.
- You consulted a physician about the condition before your start date.
- You received treatment or medication for the condition before your start date.
- The medical condition would have caused a prudent person to seek advice or treatment before the start date.
Exceptions to Pre-existing

- Pregnancy
- Prescription Medications
  - Prescription medications are not subject to the pre-existing clause; only medical conditions
    - Diabetes would be considered pre-existing
      - office visit, blood tests would be pre-existing
      - medication such as Insulin, and syringes are covered
      - the Insulin pump is an exclusion

Benefit Limitations

- ASPE does not cover the following:
  - Dental care—all dental care including routine*
  - Vision care—routine eye exams or glasses/contacts not covered*
  - Routine examinations—any type of routine medical care is not covered
  - Immunizations/vaccinations*

*Some exceptions
Perilous Activity—not covered

Seven Corners

- Administers ASPE plan
  - Download a copy of the Benefit Guide
  - Process claims
  - Customer service
  - Eligibility—enrollment
  - Prescriptions
  - www.usdos.sevencorners.com
  - MyPlan (secure website)
https://myplan.sevencorners.com

Click on Setup New Account

Enter your ID number you received from IIE

Enter your Date of Birth, you must use the format shown:
- mm=month
- dd=day
- yyyy=year
Virtual ID Card—pdf file

Customer Service

- Staffed 24/7
- Call toll free 1-800-461-0430
- E-mail: usdosinfo@sevencorners.com
  - Find a doctor or hospital
  - Questions about ASPE or medical bills
  - Need forms
  - For hospitalization/surgery
  - For treatment of dental pain
ASPE ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

Provider Networks

- ASPE uses a preferred provider network for medical care
  - ChoiceCare Network—www.choicecare.com
    - 48 states excluding New Jersey and New York
  - PHCS/Multiplan—www.phcs.com
    - Only in New Jersey and New York

www.choicecarenetwork.com
Provider Search

www.phcs.com/

New Jersey and New York only
If you use a provider network you do not have to file a claim form; the provider will bill Seven Corners directly.

- The address for Seven Corners is on the back of your ID card
Claim Form

- If you do not use a provider network payment might be required upfront or the provider will bill you. You will need to file a claim form and you will be responsible for the difference in costs for using an out-of-network provider.
  - Claim form may be found in back of Benefit guide or online at: www.usdos.sevcorners.com

Primary or Secondary

- If ASPE is your only coverage—ASPE is primary
  - Contact Seven Corners for any questions related to your ASPE coverage
- If you are covered by a University Insurance Policy—ASPE is secondary
  - Use your insurance policy for all medical treatment.
  - Medical bills not paid by your insurance policy can be submitted to Seven Corners for processing as long as the medical treatment is not for a pre-ex condition.
  - Call Seven Corners customer service if you need help.
Pharmacy Network

- BeneScript
- [http://bsi.lc.healthtrans.com](http://bsi.lc.healthtrans.com)
  - Paid prescriptions—show your ID card with a written prescription at the pharmacy
    - Start date on ID card is the start of your ASPE coverage and your prescription coverage
    - If you are not in the prescription system please contact Seven Corners customer service
  - Exclusions to the prescription program are on page 22

Prescription or OTC

- ASPE does not cover OTC medications
  - OTC are items such as aspirin, ibuprofen, cough suppressants, band-aids, topical ointments; anything you can pick up off the shelf.

- Pharmacist
- Over the Counter (OTC)
**Reimbursement**

- If you are not in the system you can pay for your prescription out-of-pocket and get reimbursed
  - Download a copy from [www.usdsos.sevencorners.com](http://www.usdsos.sevencorners.com)
    - Benescript Prescription Drug Claim Form

**Medical Care**

- Primary Care Provider
- Health clinics located in retail stores such as CVS Minute clinics, Walmart Clinics, Target Clinics
- Student Health Center
- Urgent Care Center
- Emergency Room
Primary Care Provider

- Primary Care Providers are physicians who deliver basic care for common illnesses. They are your first stop for most undiagnosed health concerns.
  - Physicians Assistants (PA) can also treat and diagnose your symptoms
- When to go
  - You should visit a primary doctor or PA for illnesses such as colds, flu, and sore throats; minor injuries, aches, and pains.
  - Check the network for Doctors nearest you

Clinics

- CVS Minute Clinics
- Walmart Clinics
- Target Clinics
  - If your primary care physician is not available and you need quick medical attention for a non-life-threatening problem, visit one of the new clinics.
Student Health Center

➢ On campus health center serving students
➢ Basic health care services, referrals and immunization services. Check your university’s health center for specific services offered.
➢ Hours of operation may be limited and may not include after hours or emergency care.

Urgent Care

➢ Urgent Care Center
  ▪ If your primary care physician is not available and you need quick medical attention for a non-life-threatening problem, visit an urgent care center.
  ▪ Urgent care centers have comprehensive quality care on a walk-in basis with extended hours.

➢ When to go
  ▪ Go to an urgent care center when you need immediate medical attention or have non-emergency health concerns after hours. Examples include ear infections, sprains, simple cuts and burns, and eye injuries.
Emergency Rooms

- Life-threatening emergencies and late-night trauma require an immediate visit to the ER.
  - Triage—life threatening cases first...
- When to go
  - Call 911 whenever conditions cause severe symptoms and/or put your health at serious risk.
Examples include heart attacks, poisoning, severe bleeding, unable to breathe, and broken bones.

Dependents

- ASPE only covers the grantee!
  - Grantees with dependents are required to purchase a health insurance policy
  - Suggested websites for information and quotes
    - [www.sevencorners.com](http://www.sevencorners.com) (commercial side)
    - [www.insubuy.com](http://www.insubuy.com)
    - [www.squaremouth.com](http://www.squaremouth.com)
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How
Why
What
Where
When
Who