

# INTERNATIONAL STUDENT INSURANCE GUIDE

## Otterbein University 2025–2026 SCHOOL YEAR

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What's covered, how it works, and where to go for help – everything you need to know to stay healthy while studying in the United States.







# INTRODUCTION TO YOUR HEALTH PLAN

Welcome! You've traveled a long way to pursue your education. This guide breaks down how your health insurance works, whether for a check-up, prescription, or unexpected treatment.



**Healthcare in the U.S.: What to Expect**



**Using Your Insurance with Confidence**



**Understanding Your Coverage**



**Prescriptions and Pharmacies**



**How to File a Claim**



**Your Support Team**

# INSURANCE TERMS AND DEFINITIONS

Health insurance in the U.S. uses some terms that may be unfamiliar. Here's a quick guide to help you feel confident using your plan.

## What is Insurance?

Insurance is a way to protect yourself financially when unexpected things happen — like getting sick, injured, or needing medical care. You pay a set amount (called a premium), and in return, the insurance company helps cover the cost of care. Instead of paying the full price yourself, the insurance plan shares the cost with you based on rules set by the plan.

**Think of it like a safety net.**

**You may not need it often, but it's there to help when you do.**

- **Health Insurance** - A plan that helps pay for medical care — such as doctor visits, prescriptions, emergency treatment, and more.
- **Insurance ID Card** - Your proof of coverage. Bring it when you go to the doctor, clinic, hospital, or pharmacy.
- **Premium** - The price of your insurance plan. You may not see this cost directly — it's often included in your school fees or paid by your institution.
- **Plan Year / Coverage Dates** - The specific period when your insurance is active. You're only covered during this time. Check the dates on your ID card or plan documents.
- **Deductible** - The amount you must pay first before insurance begins covering most services.
- **Copay (or Copayment)** - A fixed amount you pay each time you get care.
- **Coinsurance** - A percentage of the cost you're responsible for after your deductible is met.
- **In-Network Provider:** Doctors who work with your plan and are typically lower cost to you, and will go towards your deductible. Always check the provider's network status before making an appointment.
- **Out-of-Network Provider:** Doctors who do not work with your plan and may be more expensive or not covered. Always check the provider's network status before making an appointment.
- **Explanation of Benefits (EOB)** - A document you get after you use your insurance. It shows: what was billed, what insurance paid, and what you may still owe.
- **Claim** - A request to your insurance to pay for medical services. Usually, the doctor or hospital files this for you, but you might have to submit one if you paid out of pocket.
- **Exclusions:** Things your insurance does not cover — like elective cosmetic surgery or care in your home country. Always check your plan document to avoid surprises.
- **Emergency Room (ER):** For life-threatening issues (chest pain, severe injury)
- **Urgent Care:** For non-life-threatening issues when your doctor isn't available (fever, sprain, minor infection)
- **Pre-existing Condition** - An illness or condition you already had before the plan started.
- **Plan Participant** - You — the student covered by this insurance plan.
- **Telehealth / Virtual Care** - Online doctor visits using your phone or laptop. A convenient option for common illnesses or mental health care.



# HEALTHCARE IN THE U.S.: WHAT TO EXPECT

Healthcare works differently here than in many other countries. To understand your plan:

The screenshot shows the EIIA Student Insurance Portal. At the top, there is a navigation bar with the EIIA logo and links for 'About', 'Insurance Programs', 'Risk Management Services', and 'EIIA Risk Management Foundation'. Below the navigation bar is a large banner image of a diverse group of smiling students. The text 'For Students' is overlaid on the left side of the banner. Below the banner, the heading 'Find your institution\*:' is centered. A welcome message follows: 'Welcome to the Student Insurance Portal! We know insurance can be confusing so this website provides valuable information and tools for students, athletes, parents and medical providers. Start by locating your institution below and from there you will find everything you need to help you with your student coverage.' Below this, an important note states: 'IMPORTANT: Students traveling abroad should go to the International Travel page.' A search box is provided with the placeholder text 'Institution Name' and a magnifying glass icon. At the bottom, a footnote reads: '\*Can't find your school? Contact your school's student insurance administrator or contact EIIA at 888-255-4029 for your school's insurance website address.'



## Find Your Plan Documents

- Go to [www.eiia.org](http://www.eiia.org)
- Click **STUDENTS** (top right)
- Type your school's name to see your plan documents



## What's in Your Plan Document

- **Cover page:** policy number
- **Next page:** your coverage dates
- **Definitions:** explains common insurance terms
- **Schedule of Benefits:** lists covered services and how much insurance pays
- **Description of Benefits:** explains those services in detail
- **Exclusions & Limitations:** services not covered — read carefully!





# USING YOUR INSURANCE WITH CONFIDENCE



Your plan covers many common medical services, including:

- Doctor visits and hospital stays
- Surgery and anesthesia
- Emergency room and urgent care
- Lab tests, X-rays, and diagnostic services
- Mental health care and substance abuse treatment
- Maternity care
- Wellness visits and physical therapy



## Understanding Your Coverage

Here are some key terms you'll see:

- **Deductible** – The amount you pay each year before insurance helps (your plan: \$0/year).
- **Copay** – A set fee for certain services (your plan only has a copay for prescriptions).
- **Coinsurance** – The percent you pay after the deductible and copay (your plan: insurance pays 100%).
- **Provider Network (In-Network)** – Doctors and facilities that charge less. Using them saves you money.
- **Usual, Reasonable & Customary** – The average local cost of a service; insurance uses this to decide payment limits.



## Important Reminders

- Wellness services (annual exams, vaccines, pap smears) are covered 100% if you use an in-network provider.
- Pre-existing conditions are covered.
- Care in your home country is not covered — the plan is for care while studying in the U.S.





# EXCLUSIONS & LIMITATIONS (NOT COVERED)

This is not a complete list so please refer to the plan document. The following are not covered by the plan:



- Dental care, unless it is the result of an injury to sound, natural teeth, or is specified as a benefit in the plan.
- Acne is not covered by this plan.
- Treatment rendered in your home country.
- Eyeglasses, contact lenses, hearing aids, braces, appliances, or examinations or prescriptions relating to these items.
- Treatment of HIV Infection over the lifetime maximum of \$7,500.
- Elective treatment or Cosmetic Surgery, or treatment
- Injury due to a snowmobile, water jet ski, or any two or three-wheeled motor vehicle other than a motorcycle registered for on-road travel.
- Injury sustained while taking part in mountaineering, snowboarding, hang gliding, parachuting, bungee jumping, racing by horse or motor vehicle or cycle, scuba diving, snorkeling, white water rafting, or surfing, unless part of a school credit course.
- Losses resulting from intoxication or the use of illegal drugs.
- Elective, cosmetic surgery, or elective treatment or treatment for congenital anomalies.



# PRESCRIPTIONS AND PHARMACIES

Your plan includes prescription coverage. In most cases, you will need to pay a co-pay at the time you pick up your medication. Please be prepared to pay when you pick up your prescription. You can always ask the pharmacy how much you will need to pay at the time you request a prescription be filled.

Prescription Drug Benefit	Optum RX Network
Co-payment Generic:	\$10 per prescription based on a 31-day supply per prescription
Co-payment Brand Name Preferred:	15% Coinsurance per prescription based on a 31-day supply per prescription
Co-payment Brand Name Non-Preferred	30% Coinsurance per prescription

**MAKE SURE TO BRING YOUR ID CARD!**



## Find a Pharmacy

To find a pharmacy or estimate the cost of a drug, please go to <https://www.whyuhc.com/us1>. Most pharmacies, such as Walgreens and CVS accept Optum.





# CLAIM PROCEDURES

Please bring your ID card and a photo ID to obtain prescriptions or when you have any type of medical care.

**Providers will ask to see your insurance card. This will ensure claims are submitted properly. The medical providers will submit the charges for payment on your behalf.**

After charges have been submitted, they will be processed by Robin Assist. (Robin Assist is your claims payer.) You will receive an explanation of benefits via email. Please review the explanation of benefits and contact Robin Assist if you have any questions about how your claim was processed. You can reach Robin Assist at 877-810-6870.



**Lost ID card, Benefit Questions, Claim Status,  
General Questions, or help locating a  
provider, please call:  
Robin Assist - 877.810.6870**



# IMPORTANT INFORMATION REGARDING YOUR PLAN

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## For Students:

- Remember to keep your ID card with you and show it to all your medical providers. This will allow your medical providers to bill United Healthcare directly, and if additional information is needed, you will be notified.
- All medical expenses (bills) must be submitted within 12 months from the date of service or date of death, or they will be denied.
- To locate an in-network provider, go to: **United Healthcare Link**
  - Scroll down and select "Search the network for your healthcare provider".
  - Under "Search the network: Options PPO," click to proceed.
  - Choose "Change the location" to set your preferred area,
  - Navigate to "Places," then select "Clinics" followed by "Urgent Care Clinic."
  - For specific doctors or specialties, click on "People"
- If you have questions about your claim or need help locating a provider, please contact Robin Assist at 877-810-6870 or email **eiia@robinassist.com**. The Robin Assist Support Team is available 24/7.
- To file a claim or check on a claim status go to: **FILE A CLAIM**

## For Medical Providers:

**United Healthcare Global  
PO Box 30526**

**Salt Lake City, UT 84130-0526**

**Customer Service or Eligibility Verification: (877)559-5583 or online at  
<https://www.usnetworksuch.com>**

**EDI#: USN01**

***PLEASE NOTE: This plan does not require pre-authorization.***