

Lancaster Mennonite Accident and Sickness Insurance Plan
For International Students
2018-2019 School Year
Policy Number: BSA-00173/18

All International students of Lancaster Mennonite School are automatically enrolled in the student Accident and Sickness Insurance Plan. Coverage will be in effect 24 hours a day.

The insurance under Lancaster Mennonite School's International Student Accident and Sickness Insurance Plan become effective at 12:01 a.m. on August 17, 2018. The Plan terminates at 12:01 a.m. on June 17, 2019.

Please refer to the Student Accident & Sickness Plan brochure [click here](#) for complete details regarding the coverage, benefits, limits and exclusions. If you have questions after carefully reviewing all of this information on this page and the website above, please contact The Allen J. Flood Companies Inc. at 1-800-734-9326.

Accident and Sickness Medical Benefit

- \$250,000 total aggregate maximum benefit payable per Accident or Sickness.
- No Deductible
- \$35 co-pay, then 100% of Usual and Customary charges for physician office visits
- \$250 co-pay, then 100% of Usual and Customary charges for outpatient hospital expenses, including emergency room visits
- \$250 co-pay, then 100% of Usual and Customary charges for inpatient hospital expenses
- School-Year Coverage
- Travel Assistance Services with worldwide 24-hour emergency assistance through Europe Assist (EA).
- Emergency Medical transportation Services up to a combined maximum limit of \$1,000,000 for covered services.
- Key services include Emergency Evacuation, Medically Necessary Repatriation, arranged and pre-approved by EA.
- Worldwide emergency medical, legal, and travel assistance services 24 hours a day, 365 days a year.
- Accidental Death & Dismemberment Benefit of up to \$10,000.
- Includes coverage for interscholastic sports, (\$10,000 maximum per person)

Preferred Provider Network

Utilizing the PHCS Preferred Provider Network may decrease your out of pocket cost under this Plan. The Provider Network consists of hospitals, physicians and other health care provider. In order to use the services of a participating provider you must present your BCS Insurance Identification Card. To find a participating provider you may call PHCS at 1-800-922-4362 or visit their website at www.multiplan.com

Claim Procedures

- In the event of an Injury or Sickness and you are at Lancaster Mennonite School, report immediately to the LMS Administrative Office so that proper treatment can be prescribed or approved and obtain a Claim Form.
- If away from Lancaster Mennonite School, consult a physician and follow his/her advice
- Notify the Plan Administrator within 30 days after the date of injury or commencement of a sickness.
- Submit a completed and signed claim form to the Plan Administrator, ASRM, LLC, 505 South Lenola Road, Suite 231 Moorestown, NJ 08057.
- Itemized medical bills (including prescription receipt) must be attached to the Claim Form at time of submission. Claims cannot be processed from "Balance Due" statements.
- Direct all questions regarding benefits available under this Plan, claim procedures, status of submitted claim or payment of a claim to the Plan Administrator. Office hours at 8:30 a.m. to 5:30 p.m. (EST) Monday through Friday. The toll free number is 1-800-359-7475.