



# CALIFORNIA STATE UNIVERSITY INTERNATIONAL PROGRAM - FIRENZE

## MEMORANDUM

TO: All CSU students  
FROM: Connie  
RE: **Insurance Procedures and Medical Assistance: ACE/AXA Assistance USA**  
DATE: Sept. 1, 2016

**ACE** American Insurance Company administers student insurance claims for colleges, universities and schools throughout the USA and the world. For your general doctor visits, lab tests, medical specialists and medical emergencies, this is the insurance policy that covers you. **AXA** provides travel assistance for ACE insurance in the event of a medical emergency, medical referrals, evacuation, repatriation or other services.

**What to do if you have a medical emergency or need to see a doctor:**

**OPTION #1:** Go see Dr. Stephen Kerr. He has an agreement with ACE insurance, thus you do not have to pay for the medical visit. He will handle payments directly with the insurance company.

**Clinic location:** Piazza Mercato Nuovo 1, 4th floor (ring bell: studio medico) Tel. 055 288055 (located between Ponte Vecchio and Piazza Repubblica)

**Afternoon walk-in clinic, no appointment necessary, Weekdays, 3 - 5 PM**

Call 055 288055 for info. or appointments - weekday mornings or early evenings

Weekend medical assistance - call Dr. Kerr directly on his cell. phone listed below.

e-mail: doc@dr-kerr.com or consult web site [www.dr-kerr.com](http://www.dr-kerr.com) Cellular phone: 335 8361682

Please note: The medical visit is covered by the insurance company but medication must be paid for out of pocket by the student and claimed separately using the claim forms available on line. For problems of a general health nature, we highly suggest you see Dr. Kerr immediately and not wait for the insurance company to arrange a medical appointment for you.

**OPTION #2:** Send an email immediately to AXA Assistance to request a specialist or other emergency medical care: [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us) Someone is on duty 24/7 and will respond to your email as soon as possible. NOTE: This is very useful if you know you need to see a specialist!

**In your email, include the following:**

- ° your full name
- ° date of birth
- ° Insurance Name: ACE
- ° The CSU group policy number: **ADD N04950872**
- ° your cell phone number
- ° your email address
- ° your location: Inform them that you are currently studying with the CSUIP program in Italy.
- ° The CSU fax #: (39) 0552477982
- ° Provide a brief summary of your incident/request, including: a description of your problem (for example, skin rash, stomach pains, sore throat, fell and hurt your leg, medical emergency, etc.), symptoms along with onset dates and diagnosis (if possible)

**Be sure your phone is charged and turned on at all times if you send a message to AXA Assistance so that they can contact you if you decide to use option #2.**

**If you are hospitalized**, please provide the above information as well as the additional information below to AXA Assistance:

- ° Hospital Name
- ° Hospital Telephone
- ° Hospital Fax
- ° Hospital email
- ° Floor/Ward
- ° Room #
- ° Diagnosis/Symptoms

**AXA Assistance** will either call you back or send you an email almost immediately with instructions on what to do next.

**They have 24/7 service so someone is always on duty.** They will contact you and help you make a doctor's appointment or help you with whatever you need. **If you contact them first**, they can set up a case number for you and are the ones to take care of getting a doctor or contacting the hospital for you. When contacted BEFORE you see a doctor or get medical assistance, they take care of everything and pay everything directly so that you don't have to pay anything.

**OPTION #3: - Call the insurance company.**

**HOW TO MAKE A COLLECT CALL TO ACE/AXA Assistance:**

° Call ATT USA Direct for Italy, by dialing directly from your cell 800-172-444

° When you hear a recorded voice, IGNORE IT and just wait until a 'live' operator comes on the line. Do not say or do anything or follow any instructions given until you hear a "live operator". NOTE: As much as you will be tempted to follow the instructions given to you by the automatic system {for example they will tell you to insert or say the number you wish to call}, IGNORE THE INSTRUCTIONS.

**Do not do or say anything until you get a 'live' operator on the line.**

° **When you do get a "live" operator on the line, tell him or her that you need to make a collect call to the following number:**

**630 6949764** {which is AXA Assistance}

If you are lucky, the lines will not be busy and a AXA Assistance agent will be available when you call so that your call will be put through immediately and someone will answer and accept the collect call from you. If the lines are busy, you will be put on hold and you will have to wait until someone is available. ATT will keep you on the line for up to 3/4 minutes before asking you to call back. Sometimes it takes 2 or 3 times before you get through so you just have to keep trying. This is a toll free call so it won't cost you anything. You just have to be patient! **You can also use Skype to call AXA Assistance, if you have Skype credit, should you need to call.**

**Be sure your phone is charged and turned on at all times if you send a message to AXA Assistance so that they can contact you if you decide to use option #2.**

As per your insurance letter from csurma, "The program is administered through the CSU International Program at the Chancellor's Office and Alliant Insurance Services. For detailed coverage information, please refer to the Summary of Benefits provided online at [www.csurma.org](http://www.csurma.org) and at the home page, bottom right-hand side select "Chancellor's Office International Programs" and then "2016-2017 Summary of Benefits". Should you have any questions, please contact Stacey Weeks, tel. 415-4031448 or [sweeks@alliant.com](mailto:sweeks@alliant.com).

**Never avoid medical assistance because you can't afford the treatment. If you go to Dr. Kerr or if you contact AXA Assistance in advance, they will pay the medical visit for you directly!**

The CSU group medical plan was designed so that students who contact the insurance company BEFORE going to a doctor or hospital will not have to pay anything out of pocket {following the instructions provided. **I recommend that you copy me (Connie) on any emails you send or receive from the insurance company so that I can be aware of the situation and notify your professors if necessary.** I will keep the information confidential. If you send an email to the insurance company, please copy me so that I can use that as a 'medical excuse' with your professors.

All information regarding your CSU Study Abroad insurance policy can be found by consulting the **web site**. **Note: ACE Insurance company sent emails to all CSU Italy students with personalized ACE Insurance information and Travel Assistance Program information. We suggest you keep this information on hand for quick reference and in case of emergencies.** You can also access the insurance link directly from the CSU Italy web site [www.csufirenze.it](http://www.csufirenze.it)

**The ACE group plan does not require the student to be reimbursed or pay for covered accident & sickness costs as long as the student contacts AXA Assistance BEFOREHAND, who will direct them to a medical facility/medical professional.** By doing so, the student will not have any "out-of-pocket" expenses for covered medical services. **Be sure to contact the insurance company for suggested physicians, specialists, labs, etc. in Florence who speak English.**

In addition, if you contact **AXA before** going to the doctor and they are the ones to make the appointment for you, **AXA Assistance** pays the medical facility/medical professional directly for covered injuries. The same is true if a student goes to Dr. Kerr in Florence. Dr. Kerr contacts **AXA Assistance** directly and there is no "out-of-pocket" costs to the student for covered services. **If the student does not involve AXA Assistance** (by calling the telephone number provided previously), **then the student is responsible for paying the medical expenses out of pocket and seeking reimbursement by submitting a claim to the insurance carrier. See Connie about this.**

In a nutshell, as long as the student contacts AXA Assistance FIRST, before going to the hospital or doctor, by sending an email [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us) or calling, the student does not have to worry about payment, making a claim or wondering if CSU has a "direct payment" agreement with a medical provider/facility.

**PLEASE NOTE: If you DO NOT contact AXA Assistance BEFORE seeing a doctor, having lab tests, X-rays or being hospitalized, it will then be necessary for you to complete a claim form, send it to the insurance company and request reimbursements afterward. See Connie for more information about this.**

**WHAT IF THERE IS AN EMERGENCY AND YOU CAN'T SEND AN EMAIL OR CALL AXA ASSISTANCE?**

If you are unable to send an email or call AXA Assistance due to a medical emergency, a friend or roommate should contact the CSU Resident Director Kevin Fagan on his cell phone immediately, 335 8330951, so that he can contact AXA Assistance on your behalf and get a case number assigned to you. **AXA Assistance** will then take everything into their hands and proceed as necessary. If you are unable to reach the Director, please contact one of the other CSU staff members for assistance.

Please see Connie if you have any questions.



## ATTENTION

**In the event of a medical emergency  
 call ACE's Travel Assistance  
 Services immediately**

### 24-Hour Access

**1-855-327-1414 Toll-Free  
 1-630-694-9764 Direct Dial**

Call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

When you call ACE's Travel Assistance Services, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to Covered Person;
2. Covered Person's name, age, sex and policy number;
3. A description of the Covered Person's condition;
4. Name, location, and telephone number of hospital;
5. Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
6. Health insurance information, worker's compensation, or automobile insurance information if the Covered Person had an accident.

"Covered Person" means the person insured under the applicable ACE policy.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

## ATTENTION Medical Personnel or Police

In the event of a medical emergency, our Assistance Provider will provide the services on the card below. To verify eligibility call the multi-lingual call center 24 hours a day toll free at 1-855-327-1414; or direct dial at 1-630-694-9764.

In addition to the insurance protection provided by your insurance plan, ACE USA has arranged with our Assistance Provider to provide you with access to its travel assistance services around the world. These services include:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Security Assistance** including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. Our Assistance Provider makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by ACE's Assistance Provider are not employees or agents of our Assistance Provider and the choice of provider is yours alone. ACE's Assistance Provider assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

## ACE TRAVEL ASSISTANCE PROGRAM

**For medical referrals, evacuation, repatriation or other services please call:**

ACE Travel Assistance Program  
 1-855-327-1414 (Toll-Free)  
 1-630-694-9764 (Direct Dial)  
 medassist-usa@axa-assistance.us

Visit [www.acetravelassistance.net](http://www.acetravelassistance.net) for access to global threat assessments and location based intelligence.

Username: medassist-usa@axa-assistance.us  
 Password: acea&h



**Organization:** California State University International Program  
**Policy Number:** GLM N04966648 R  
**Assistance Provider:** AXA Assistance USA, Inc.

AXA provides emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event