



MEMORANDUM

TO: All CSU students
FROM: Connie
RE: **Insurance Procedures and Medical Assistance: ACE/AXA Assistance USA**
DATE: Sept. 1, 2017

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 **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 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: **GLMN04966648R**
- ° 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 and at the home page, bottom right-hand side select "Chancellor's Office International Programs" and then "2017-2018 Summary of Benefits". Should you have any questions, please contact Stacey Weeks, tel. 415-4031448 or 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. **Please feel free to 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, you may want to 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

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 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 Irina D. Costache on her cell phone immediately, 335 8330951, so that she 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.