

Confirmation Letter

Insured person: [REDACTED]

Insurance plan: ISO Med for FL System

Insurance ID: [REDACTED]

Group number: [REDACTED] Policy number: [REDACTED]

Effective date: [REDACTED] Termination date: [REDACTED]

Covered dependents: N/A

Summary Schedule of Benefits:

Annual maximum:	\$1,000,000
Per injury/sickness maximum:	\$250,000
Annual deductible:	\$500
Deductible per event Student Health Center:	\$25
Deductible per event in/out-of-network:	\$90/\$225
Coinsurance in-network:	80%
Copay emergency room:	\$300
Pre-existing conditions:	Covered after 6 months
Medical evacuation:	\$100,000
Repatriation of remains:	\$50,000
Insurance carrier*:	Berkshire Hathaway Specialty Insurance Bermuda
Insurance carrier representative address:	ISO, 150 W 30th St, New York, NY 10001
A.M. Best rating**:	A++

Claims are handled by Wellfleet, PO Box 15369, Springfield, MA 01115. Tel: (855) 664-5837

Medical expense benefits are subject to policy limitations and exclusions. After deductible and copayments, benefits are covered according to the schedule of benefits in your plan's brochure.

*Berkshire Hathaway Specialty Insurance Bermuda is a Segregated Account administered by Citadel International Reinsurance Company Limited in Bermuda.

**Berkshire Hathaway Specialty Insurance Bermuda is reinsured 100% by Berkshire Hathaway Specialty Insurance Company, part of the National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best.



THANK YOU FOR CHOOSING ISO AS YOUR PLAN MANAGER.

Getting started

ISO's customer service team is standing by to assist with questions and concerns. Present this insurance card when visiting any physician or pharmacy.

Find doctors, clinics & hospitals

1. We recommend students to use the student health center at your school.
2. If not available, search for an in-network provider by using either provider networks.
 - ▶ First Health: (800) 226-5116 www.myfirsthealth.com
 - ▶ MultiPlan: (888) 342-7427 www.multiplan.com
3. Call the provider to schedule the appointment and indicate your plan uses the First Health and MultiPlan network.

How to file a claim

You should ask the medical provider offices to file the claim to ISO claims department, Wellfleet.

Claim address: Wellfleet, PO Box 15369, Springfield MA, 01115.

If they cannot file a claim on your behalf, you can submit the claim yourself by visiting www.isoa.org/claim_procedure

Check claim status

To check your claim status online, please visit www.wellfleet-iso.com

Pharmacy

Receive discounted rates for prescriptions by visiting pharmacies participating in the **Wellfleet RX network**. To file a prescription claim, please submit the receipt and pharmacy slip to Wellfleet.

CareConnect (Behavioral and Mental Health Counseling):

All members have 24/7/365 access via telephone to licensed behavioral health clinicians. Just contact **CareConnect (888) 857-5462** and identify yourself as an ISO Member.

Best Health, ISO Customer Service Team

ISO – For International Students, By International Students



FOR CARE COORDINATION, SEEK CARE FROM YOUR STUDENT HEALTH CENTER, IF AVAILABLE.

Find doctors, clinics and hospitals:

First Health:

800 226 5116 | www.myfirsthealth.com

MultiPlan:

888 342 7427 | www.multiplan.com

CLAIM STATUS AND ELIGIBILITY Wellfleet: 855.664.5837

Submit all claims to:

Wellfleet PO Box 15369
Springfield MA 01115-1536
ED Payer ID 87843

Check Claim Status Online:
www.wellfleet-iso.com

Travel assistance service only:

inside US/Canada 866 509 7715 | International Call 603 328 1728

POSSESSION OF THIS CARD DOES NOT GUARANTEE COVERAGE



First Health Network



MultiPlan
Complementary network

Name:

[Redacted Name]

Insurance ID:

[Redacted Insurance ID]

Effective Date:

[Redacted Effective Date]

RX BIN:

[Redacted RX BIN]

RX Group:

[Redacted RX Group]

RX PCN:

[Redacted RX PCN]

Policy Number:

[Redacted Policy Number]

Group Number:

[Redacted Group Number]

NO REFERRAL REQUIRED

Claim status and eligibility:

Wellfleet 855 664 5837

Pharmacy help desk:

888 265 7884

Behavior health counselling hotline:

CareConnect 888 857 5462