



# 2017–2018

# FREQUENTLY ASKED QUESTIONS (FAQ)

## Kansas City Art Institute

Accident Only Insurance Plan

### What kind of insurance is this plan?

This plan is accident-only insurance coverage. That means if you are injured due to an accident, you can make a claim to this plan.

### How do I get my Insurance ID card?

Your insurance ID card is available to download from:

[www.4studenthealth.com/kcai](http://www.4studenthealth.com/kcai)

No other insurance card will be issued.

### What should I do if I need to see a doctor?

This plan of insurance does not cover illness, only injuries as a result of an accident. It is strongly recommended that students have their own health insurance coverage to cover illness, preventive care, and other health concerns.

### What if it is an emergency, such as an accident or life-threatening situation?

In the case of an emergency go to the nearest hospital or call **911**.

### What if it is not an emergency, but I need to see a doctor right away?

If you have experienced an injury that is *not* life-threatening but you need to see a doctor right away and cannot wait for a scheduled appointment, it is a good idea to visit an urgent care center, rather than a hospital emergency room. Hospital emergency rooms generally charge more for services than doctor's offices or urgent care centers. **Using an urgent care center instead of a hospital emergency room will save you money.** Urgent care centers provide medical treatment for sicknesses and minor injuries or when immediate care is needed.

### How much do I have to pay?

There is no charge to students for this plan. Kansas City Art Institute has purchased a blanket accident policy on behalf of its students. All students enrolled in nine (9) credits or more are eligible for coverage and are automatically covered under this Plan. Students must actively attend classes for at least the first 31 days beginning with the first day for which coverage is purchased.

### What is the maximum benefit of this plan?

The maximum benefit for an accidental injury is \$2,500 per injury. Additionally, there is an Accidental Death and Dismemberment maximum benefit of \$2,000. Please see the plan brochure for additional information.

### Are prescription drugs covered?

Yes, if the drugs are prescribed as a result of an accidental injury. *Please note that you will need to pay for prescriptions in full at the time of pickup, then submit a claim for reimbursement for the portion the company is responsible for paying.*

### Is vision or dental coverage provided under this plan?

Only as it pertains to an accidental injury. For example, a broken tooth as a result of a slip and fall would be covered (as long as it didn't happen during an event that is excluded from coverage, such as drunkenness or playing club sports).

### Where do I send my bills, claims, or any other important information?

If you pay for medical services you must send copies of the bills to the claims department. Send your copies and claims to the following address:

**Summit America Insurance Services, Inc.  
P.O. Box 25936  
Overland Park, KS 66225**

To check the status of your claim, you may contact Summit America Insurance Services, Inc., directly by calling **(877) 246-6997**. You may email claims-related questions to [claims@summitamerica-ins.com](mailto:claims@summitamerica-ins.com).

### What if I pay for services such as doctor visits or prescriptions?

If you have paid for a prescription or a doctor or hospital visit, you will need to submit a claim form for reimbursement. Download a claim form at [www.4studenthealth.com/kcai](http://www.4studenthealth.com/kcai), fill it out completely, and then send completed claim form and receipts to the above address. *Always keep copies of claim documents for your records.*

### Where can I find additional information on the plan?

Visit [www.4studenthealth.com/kcai](http://www.4studenthealth.com/kcai). There you can review your insurance plan benefits and coverage dates, download claim forms and instructions for filing a claim, and much more!