

# Health Insurance ID Card



## Non-Emergency Care

If you need to seek non-emergency care, please do not go the Emergency Room (ER) as this is designed to be only used in an emergency situation. You should instead either visit an urgent care provider or local doctor who will be able to assist you with your medical needs. Examples of non-emergency care include cold, flu, minor injuries and sickness. You can locate an urgent care center, walk-in medical clinic or local doctor by visiting:



<https://www.envisageglobalinsurance.com/network/>

## Emergency Care

If you need to seek emergency care for any reason, please take yourself to the nearest Emergency Room (ER) or call the emergency services (911 in the USA) for immediate treatment. Examples of emergency care include serious accidents or sickness, and any condition that requires an ambulance. If you are being hospitalized, please also call or have your physician call WorldTrips Medical Insurance Services immediately.

## Pre-Notification Penalty

All Hospitalizations, Surgeries, Emergency Evacuations, Emergency Reunions, Trip Interruptions, Repatriation of Remains, Computerized Tomography (CAT Scan) and Magnetic Resonance Imaging (MRI) must be Pre-certified. Simply call, or have your Physician call, HCC Medical Insurance Services with all information relative to your claim. If you do not Pre-certify, medical expenses will be reduced by 50% and all other expenses will be forfeited.

## Insurance Helpline

If you have been hospitalized, need to find out the status of a claim or need to access any of the travel insurance services included with your insurance plan, please contact HCC Medical Insurance Services on:

USA Toll Free (800) 605-2282 USA Direct +1 317-221-8078 Email [info@envisageglobalinsurance.com](mailto:info@envisageglobalinsurance.com)

## Student Zone

You can manage your insurance plan directly online through the student zone. The zone will allow you to locate providers online, learn more about the USA health care system, obtain a replacement ID card, learn how to file a claim and much more. To visit the zone, please go to:

<https://www.envisageglobalinsurance.com/student-zone/greenheart/>

## Plan Deductibles

Your plan includes a \$100 USD per injury/ illness deductible that should be paid to the provider at time of treatment. A \$100 deductible will also apply for use of the emergency room for illness or injury where treatment can safely be obtained from a physician during normal office hours of a primary care physician or an urgent care center.

**IMPORTANT** — Please cut your insurance ID card out on the dotted line below and carry your ID card with you at all times. When seeking medical treatment, it is very important that you present your ID card at the time of treatment.

		<div>F O L D</div>	<ul style="list-style-type: none"><li>You are required to notify us of any of the following: all hospitalizations, surgeries, emergency evacuations, emergency reunions, trip interruptions, repatriation of remains, computerized tomography (CAT Scan) and magnetic resonance imaging (MRI). Failure to comply may result in a reduction of benefits.</li><li>For pre-notification or general questions regarding Eligibility/Benefits/Claims please call 1-800-605-2282 or 1-317-262-2132</li><li>Mail itemized bills including diagnosis to: HCCMIS Claims Department P O Box 863 Indianapolis, IN 46206 USA</li></ul>	
<b>Name:</b>	kar\an\_test patel\_test			
<b>Date of Birth:</b>	1985-08-14			
<b>Plan #:</b>	APITEST123			
<b>Effective Date:</b>	2025-01-23			
<b>Deductible:</b>	\$100 USD per injury/illness			
<b>ER Deductible:</b>	\$100 USD for illness and not admitted			
POSSESSION OF THIS CARD DOES NOT GUARANTEE COVERAGE.				