

The College for Creative Studies
Policy for International Students

CCS Student Health Insurance

This document serves to provide direction to CCS international students regarding health insurance.

In order to use your health insurance plan, you must first obtain your health insurance card.

Your health insurance card looks like this:


This is your identification card for the student accident and sickness insurance program. Please keep this card with you and present it whenever you seek medical treatment in order to assure proper coverage for services. Instructions for filing a claim are on the back of the card. Visit www.sas-mn.com for plan benefits and claims information

Please notify us of any address change.

[Redacted Address]

Student Accident and Sickness Insurance
Policy Fully Insured by Nationwide Life Insurance Company
Administered by: Student Assurance Services, Inc.
P.O. Box 196 • Stillwater, MN 55082-0196 • Phone (651) 439-7098

Students Name : [Redacted]
Member ID : [Redacted]
Effective Date : [Redacted]
SAS Plan # : [Redacted]
CCS - College for Creative Studies

 First Health Network Website: www.firsthealth.com

FORM NW2013

By providing your health insurance card when you visit the Dr. or hospital, the healthcare provider will know to charge the insurance company.

Health insurance cards are available, each year, at the International Student Services Office. Students will be notified when the insurance cards become available for pick up.

The CCS student health insurance plan is administered through Student Assurance Services (SAS).

To learn about current plan benefits, you can visit the health insurance company website at:

www.sas-mn.com.

Learning About CCS Student Health Insurance

From the SAS homepage, select “Find My School:”

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COLLEGE STUDENTS COLLEGE ADMINISTRATORS K12 STUDENTS/PARENTS K12 ADMINISTRATORS

COLLEGE

Students:
Accident and Sickness insurance is an important component of... [more](#)

- [Find My School](#)
- [Submit a claim](#)

Administrators:
We work for you, our college and university clients,... [more](#)

- [View reports](#)
- [View our services](#)

K12

Students/Parents:
As a service to the community, your school district... [more](#)

- [Find My School](#)
- [Submit a claim](#)

Administrators:
As a service to our member schools, we are providing... [more](#)

- [View reports](#)
- [View our services](#)

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On the next page, you will select “Michigan” from the drop-down list:

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COLLEGE STUDENTS

Find My School

- Student Login
- Claim Form
- Request ID Card
- Products
- HealthCare Reform
- Request Information
- FAQs
- Privacy Notices
- Catamaran Drug Formulary

Find My School

Here you will find information regarding your school's student insurance plan. You may: view and download the plan brochure and enrollment form (if applicable); complete a claim form; find a link to your school's web page and to a preferred provider organization if your plan contains one.

1. Please select the state where your school is located.

Choose

- Illinois
- Indiana
- Iowa
- Kansas
- Louisiana
- Michigan
- Minnesota
- Missouri
- Nebraska
- New York
- Oregon
- South Dakota
- Tennessee
- Texas
- West Virginia
- Wisconsin
- Wyoming

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Finally, just select College for Creative Studies from the list of available schools:

The screenshot shows the Student Assurance Services website. At the top, there is a navigation bar with links for Home, About Us, and Contact Us. Below this is a green header with four tabs: COLLEGE STUDENTS, COLLEGE ADMINISTRATORS, K12 STUDENTS/PARENTS, and K12 ADMINISTRATORS. The 'COLLEGE STUDENTS' tab is active. On the left, there is a sidebar with a 'Find My School' section containing links for Student Login, Claim Form, Request ID Card, Products, HealthCare Reform, Request Information, FAQs, Privacy Notices, and Catamaran Drug Formulary. The main content area is titled 'Find My School' and contains instructions: 'Here you will find information regarding your school's student insurance plan. You may: view and download the plan brochure and enrollment form (if applicable); complete a claim form; find a link to your school's web page and to a preferred provider organization if your plan contains one.' It then asks the user to 'Please select the state where your school is located.' and shows 'Michigan' selected. The next step is 'Please select your school.' and a dropdown menu is open, listing various schools. 'College for Creative Studies' is highlighted in blue. Other schools listed include Bay de Noc Community College, Cranbrook Academy of Art, Grand Valley State University, Henry Ford Community College, Lake Superior State University, Macomb Community College, Madonna University - Domestic Students, Madonna University - International Students, Monroe County Community College, Northwestern Michigan College, Oakland Community College, Rochester College, and Washtenaw Community College. At the bottom, there is a copyright notice for 2006-2016 Student Assurance Services and a phone number: 1800 328-2739.

Once you access the CCS Health Insurance page, you can select from several helpful documents:

The screenshot shows the Student Assurance Services website with the 'College for Creative Studies' page selected. The layout is similar to the previous screenshot, but the dropdown menu is closed. The main content area is titled 'College for Creative Studies' and contains instructions: 'All downloadable information on this page is in the Adobe PDF file format. To view these files you will need to have the Adobe Acrobat Reader plugin installed on your computer.' Below this, there is a 'Get the Free Adobe Acrobat Reader plugin here.' link with a small icon. The next step is 'College for Creative Studies Insurance Information:' and a list of documents is provided: '2016-2017 Plan Information', 'Summary of Coverage', '2015-2016 Brochure', 'Claim Form', 'Grievance and Other Notices', 'School's website', and 'Other Important Information'. The sidebar and navigation bar are the same as in the previous screenshot.

Healthcare Options and Finding a Local Provider

The CCS health insurance plan uses a network of health care providers: First Health.



First Health®

To locate a local, in-network, doctor, you can visit <http://firsthealth.coventryhealthcare.com/>.

There are three options for healthcare

1. [Making an appointment with a regular doctor](#)

To make an appointment with a regular doctor, you should find one who is considered to be “in-network.” This means that the doctor will accept SAS health insurance for payment.

On the First Health homepage, you can follow the “locate a provider” link to find a local doctor who will accept your student health insurance.

First Health. LOCATE A PROVIDER CREATE A DIRECTORY

SEARCH

Network Options Ancillary Products Contact Us

Quality, Value and Accessibility
- Your National Choice for PPO
Network Solutions.

Clients
Whether you are an Employer, a Third Party Administrator, or an Insurance Carrier, we recognize the need for creativity and flexibility to administer your health care programs.

Members
As a member of a group health plan using the First Health Network, we provide you with the most current, innovative provider search tools available through our online web tools, 24 hours a day, and 7 days per week.

Brokers & Consultants
As an expert in the health care industry, let us show you how we can partner together to meet the needs of your health plan customers.

Providers
Whether you're a current provider seeking information or a provider considering joining our network, we can help.

Locate a Provider

Create a Directory

NEWS AND UPDATES
Aetna Completes Acquisition of Coventry

MORE INFORMATION ABOUT

- Dental
- Transplant Network
- Non-Network Discounts & Fee Negotiations
- Medical Management
- Cofinity

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*** Always confirm, when you make your appointment, that the doctor still accepts your health insurance.

2. Visit the Hospital Emergency Room (ER)

If you have an emergency and need to be seen by a doctor as soon as possible, you may visit the Emergency Room of a local hospital.

The fee for visiting the ER, through the CCS health insurance, is \$150 for the visit. Please note, you may also incur additional charges as a result of the specific treatment that the ER doctors might recommend.

3. Urgent Care

Much like the ER, urgent care facilities are good resources for when you require immediate attention. The health insurance charge for an urgent care visit is also \$150.

A dependable, local urgent care location is:

Grosse Pointe Urgent Care
20311 Mack Ave
Grosse Pointe Woods, MI 48236
313.499.6000

If ever you require assistance with any of this, contact the International Student Services Office.

Francisco Lopez, Director.
313.664.7428
FLopez@collegeforcreativestudies.edu

Katherine Campbell, International Academic Advisor.
313.664.7448
KCampbell@collegeforcreativestudies.edu

International Student Services
The College for Creative Studies
201 East Kirby Street
Detroit, MI