

venbrook student insurance

STUDENT ORIENTATION

International Student Health Insurance

Everything you need to know for the 2026–2027 school year

Powered by Venbrook Higher Education

GETTING STARTED

What We'll Cover Today

A quick tour of your plan, your team, and how to get care when you need it.

1. Your Insurance Team

Who's who — and how each partner supports you

2. Enrollment & ID Cards

Eligibility, payment, and getting enrolled

3. Your Student Portal

One login for plans, providers, and claims

4. Insurance Terms to Know

The vocabulary, made simple

5. Summary of Benefits

What's covered, and what it costs

6. Where to Get Care

The right level of care, every time

WHO SUPPORTS YOU

Your Insurance Team

Navigating the U.S. healthcare system can feel overwhelming — here's your team, and how each partner helps.

Venbrook Student Insurance — Your Plan Administrator

Plan materials and resources, billing, and customer service with on-campus support.

Administrative Concepts, Inc (ACI) — Your Insurance Administrator

Enrollment and ID card distribution, customer service and provider support, and claims assistance.

United Healthcare — Medical, Pharmacy & Behavioral Health

A national network of providers and pharmacies, plus behavioral health specialists.

Anthem — Dental & Vision Network

Online portal access for digital ID cards, real-time claims view, and a full dental and vision provider network.

Eligibility & Enrollment

How you're enrolled, how dependents and OPT students are handled, and what payment requires.

Automatic Student Enrollment

All new international and exchange students are automatically enrolled and billed through their student account, annually or by semester.

Voluntary Dependent Enrollment

Payment links to enroll dependents are available directly on the Student Insurance website.

OPT Students

Your premium is based on the number of days you're enrolled in the plan year. Student Insurance will send you a payment link.

Payment

Payment by credit card is required to complete enrollment.

Your Welcome Email

Once you're enrolled, Student Insurance sends your enrollment to Administrative Concepts, Inc. (ACI).

You'll receive a Welcome Email containing an ACI Contact Sheet and your Digital Medical and Express Scripts Rx ID card.

Save it to your phone — use it for medical and/or pharmacy visits.



ACI is pleased to have the opportunity to be the claims administrator for Pasadena Area Community College

Attached please find the following:
*Welcome Letter – Contact information for ACI, link to the claim intake portal, and helpful information about your policy.
*Digital Card – Pasadena Area Community College - Eff: 08/20/2026

ACI Group#: 05000028

Policy#: AHR0000280826

Rx Group# PACC26

Sample welcome email — Important Information

Your Member and Prescription ID Card

Once enrolled, you will receive a welcome email with your medical and pharmacy ID card from: enrollment@acitpa.com

ADMINISTRATIVE CONCEPTS, INC.

Claim Filing Instructions

The most efficient way to file your claim is on-line at the following secure URL:

https://portal.acitpa.com/ConvexTravel

On the site, you can complete the form information and upload the supporting documentation for your claim.

If you choose to send your claim information by mail, fax or email:

Mail to: ACI
P.O. Box 4000
Collegeville, PA 19426-9000
Fax: 610-293-9299
Email: claims@acitpa.com
Provider's can also easily submit documentation electronically by Payor ID: 22384

Helpful Information for Expediting Payment:

- Complete Claim Information - ACI suggests providers submit standardized billing statements ("UB-04" for hospital charges and "CMS-1500" for Physician Charges).
- Proof of Payment — Check copy of payment, Cash Receipt, or Credit Card Statement
- Payment to Medical Providers — Unless Proof of Payment is submitted with the medical bill claim payment is sent directly to the medical providers.
- Other Insurance - If a primary insurance carrier paid a portion of your claims include the Explanation of Benefits (EOBs) with your claim submission.

Any questions, please contact our ACI Team:

Customer Service (Toll-Free): (888) 283-6463
Email: claims@acitpa.com
Hours of Operation: 8am — 8pm EST, Monday through Friday

Pharmacy questions, contact Express Scripts:
Customer Service: (800) 400-0136
Browser: http://express-scripts.com

To fill a prescription, please go to an In-Network pharmacy and provide the ID card.
Coinsurance and/or Copay applies for each 30-day supply.

United Healthcare

Health Plan: (80840) 911-87601-04
Group Number: 76570148

Member Name:
Member #:

Insurance Underwritten by
Convex Insurance UK Limited

Coverage Start:
Coverage End:

Plan: Convex Group International Inbound Travel Insurance Trust Policy

Primary PPO: UnitedHealthcare Options PPO
UHC Global Network Provider Services (833) 205-1965
UHC Global Eligibility Verification for Providers: www.usnetworksuhc.com
Provider Claims UHC Global
Mailing Address: P.O. Box 30526, Salt Lake City, UT 84130-0526

Payer ID: USN01

For questions about benefits, eligibility, or claims, call Administrative Concepts, Inc. All benefits are subject to payment of appropriate premium and verification of eligibility. Submit claims to claims address below.

Coverage for medical treatment subject to patient's eligibility on the date of service, terms, limitations, and exclusions of the policy. File claims electronically to Payer ID or mail claims to the address indicated.
MEMBERS: Carry this card at all times.

Member / Provider Services:	Administrative Concepts, Inc.	(888) 283-6463
PPO Network:	http://www.whyuhc.com/us1	
Coverage while Traveling:	On Call International	(833) 371-2554 Outside U.S. Call +1 (603) 691-5690
Mailing Address: Non - UHCG Claims	Administrative Concepts, Inc. PO Box 4000 Collegeville, PA 19426 Fax: (610) 293-9299	Payer ID: 22384

EXPRESS SCRIPTS

Insurance Underwritten by
Convex Insurance UK Limited

Member Name:
Member #:

Convex Group International Inbound Travel Insurance Trust Policy

Coverage Start:
Coverage End:

Rx Bin: 610014
Rx Group: PACC26

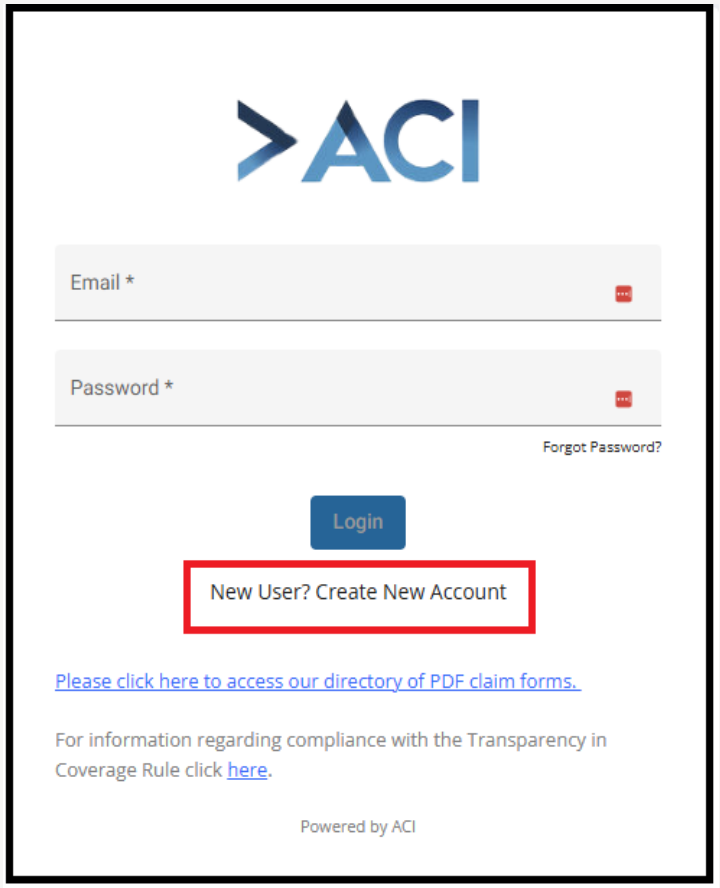
For questions about benefits, eligibility, or claims, call Administrative Concepts, Inc. All benefits are subject to payment of appropriate premium and verification of eligibility. Submit claims to claims address below.

Possession of this card does not guarantee coverage or payment for a service or procedure.
MEMBERS: Carry this card at all times.

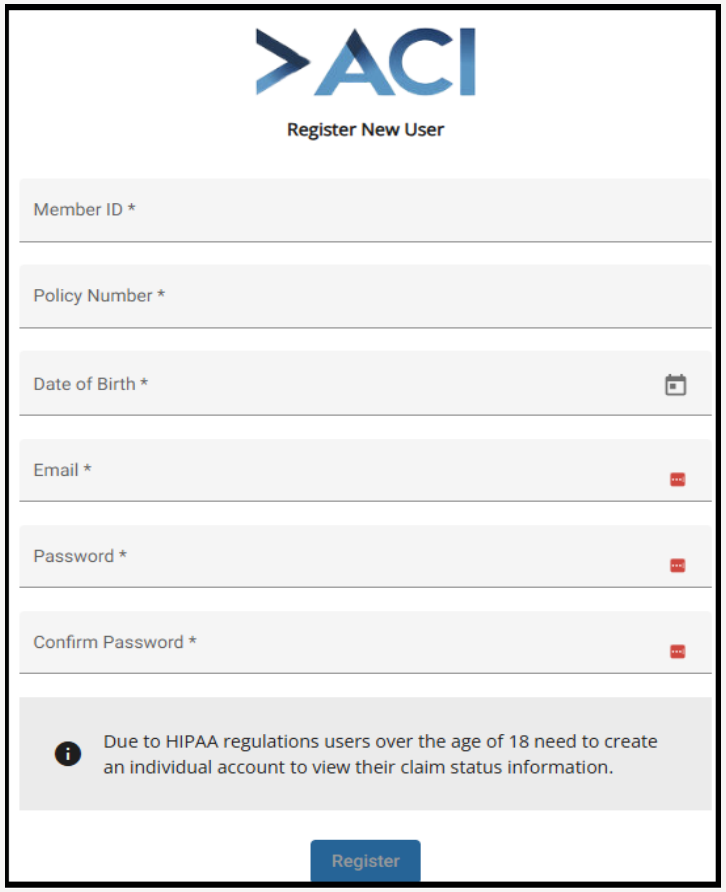
Member / Provider Services:	Administrative Concepts, Inc.	(888) 283-6463
Express Scripts:	www.express-scripts.com	(800) 400-0136
Out-of-Network Claims Mailing Address:	Administrative Concepts, Inc. PO Box 4000 Collegeville, PA 19426 Fax: (610) 293-9299	Payer ID: 22384

Your Member Portal

Register on your member portal with your insurance card information. You can view and submit claims and view your explanation of benefits (EOB).







Insurance Terms to Know

Premium

The amount a student pays to have a health insurance plan.

Out-of-Pocket Maximum

What you must pay for covered, in-network care during a policy year.

Co-insurance

A fixed percentage of medical expenses payable by the student.

Co-Payment

A fixed dollar amount you pay for a specific service, like a doctor's visit or a prescription.

Policy Year

The effective dates of your policy.

Exclusions

Benefits not covered under the policy — always read your plan documents.



Insurance Terms to Know

In-Network / Preferred Care

Providers contracted with United Healthcare or Anthem. Choosing in-network means lower out-of-pocket costs.

Preferred Allowance

The fixed, negotiated rate an in-network provider agrees to accept as full payment for a covered service.

Out-of-Network / Non-Preferred Care

Providers without a contract with your carrier — expect higher out-of-pocket costs and additional charges

Usual, Reasonable & Customary (URC)

Providers contracted with United Healthcare or Anthem. Choosing in-network means lower out-of-pocket costs.



Summary of Benefits

	In-Network	Out-of-Network
Annual Policy Year Maximum	$250,000	
Annual Deductible	$0 per Individual	$0 per Individual
Pre-Existing Condition Limitation	None	None
Physician Office Visit	100% of the negotiated rate after a $25 copayment per visit up to 20 days maximum per year	80% of the allowed amount
Routine Preventive Care Services (Includes immunizations)	Reasonable expenses up to one annual physical per year	80% of the allowed amount
Lab/Diagnostic Services	100% of the negotiated rate	80% of the allowed amount
Treatment at an Urgent Care Facility	100% of the negotiated rate	80% of the allowed amount
Emergency Room	100% of the negotiated rate after a $100 copayment per visit, waived if admitted.	80% of the allowed amount
Hospital Room & Board	100% of the negotiated rate after a $100 copayment per visit	80% of the allowed amount
Outpatient Treatment of Mental and Nervous Disorders Including Substance Abuse	100% of the negotiated rate	80% of the allowed amount
Outpatient Prescription Drugs, Including Oral Contraceptives and Devices 30 Day Supply Per Prescription	$20 generic copay $50 preferred brand copay 50% non-preferred brand copay 50% co-insurance for specialty drugs	Not Covered
Out-of-Pocket Maximum	$2,500	

Where Can You Access Care?

Non-Urgent Medical

Student Health Services (SHS) for general care — short-term illness, low-cost immunizations, and women's health exams. SHS can refer you to another specialist as needed.

Non-Urgent Wellness

On-campus Mental Health & Wellness for crisis services, assessments, and referrals to specialists. Staff can provide crisis services and assessment of mental health needs.

Urgent, Non-Emergency

Local Urgent for faster and lower-cost than the ER. No need to wait for a scheduled appointment.

Life-Threatening Emergency

Call 911 or go to the nearest emergency room immediately.

Scan to find an in-network / preferred provider

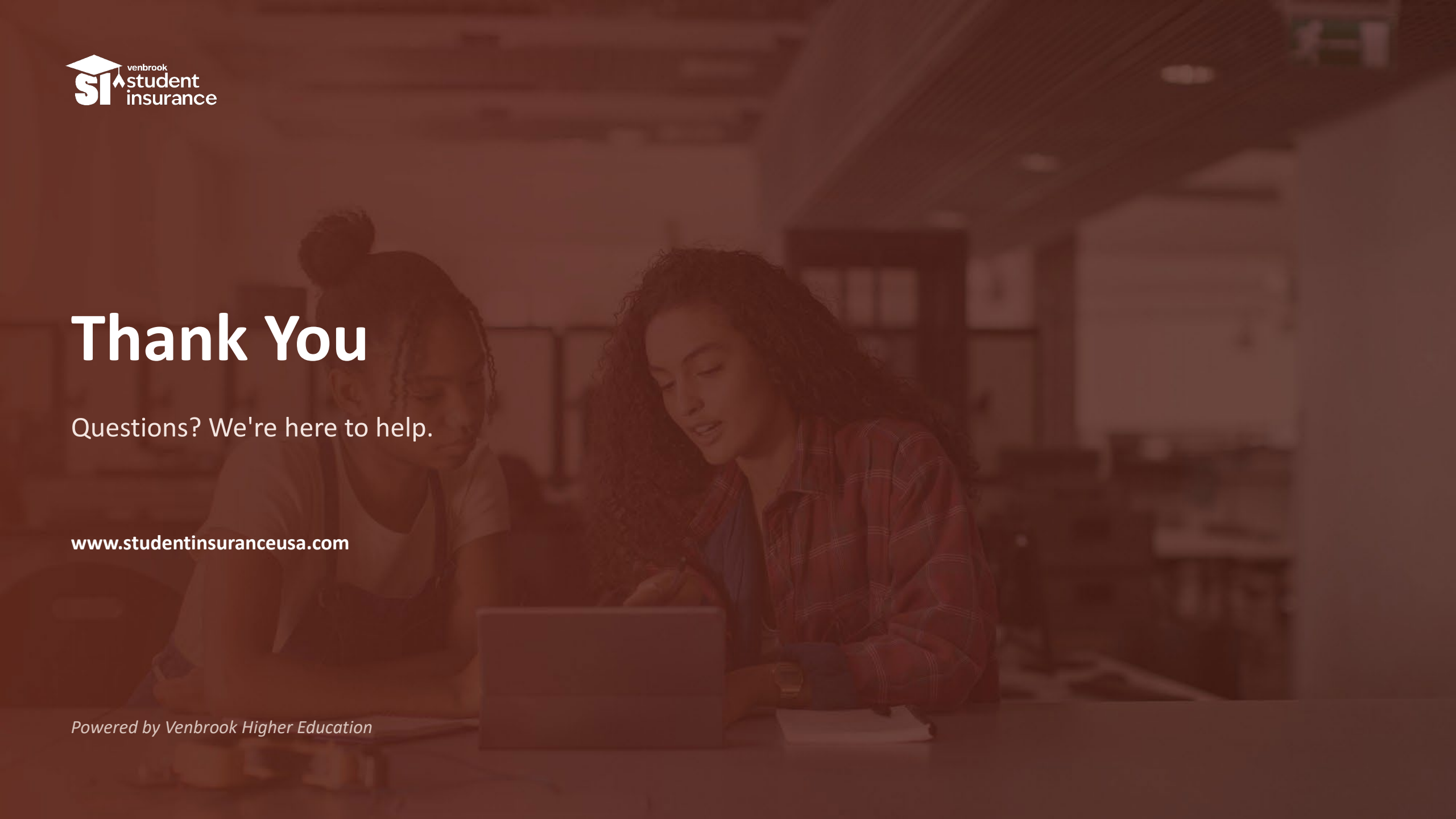
- **Search the provider network: Options PPO**

OR

- **Search the network for behavioral health providers**

Student Contact Sheet

Administrative Concepts, Inc (ACI) Enrollment / ID Card distribution Provider and student support	ph: (888) 283-6463 enrollment@acitpa.com *Hours of Operation: 8 am – 8 pm (Mon. – Fri.) *
Pharmacy questions: Contact Express Scripts or see prescription ID card	ph: (800) 400-0136 Rx BIN: 610014 Rx Group #: PACC26
Anthem Blue Cross (Sydney App) Digital Access to Dental and Vision ID cards, real-time claim view, and provider search	
Pasadena Student Health Services: General medical care, immunizations, and appointments	
Pasadena Mental Health and Wellness Services Access to confidential care, therapy, and referrals for mental health concerns	
Client Account Manager Day-to-day issues, enrollment questions, and student support	Christine Donegan cdonegan@studentinsuranceusa.com ph: 818-449-9074
Sr. Client Executive On-Campus Support, Escalated Issues, Staff Training	Michael Conway mconway@studentinsuranceusa.com ph: 3858-764-7873



Thank You

Questions? We're here to help.

www.studentinsuranceusa.com

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