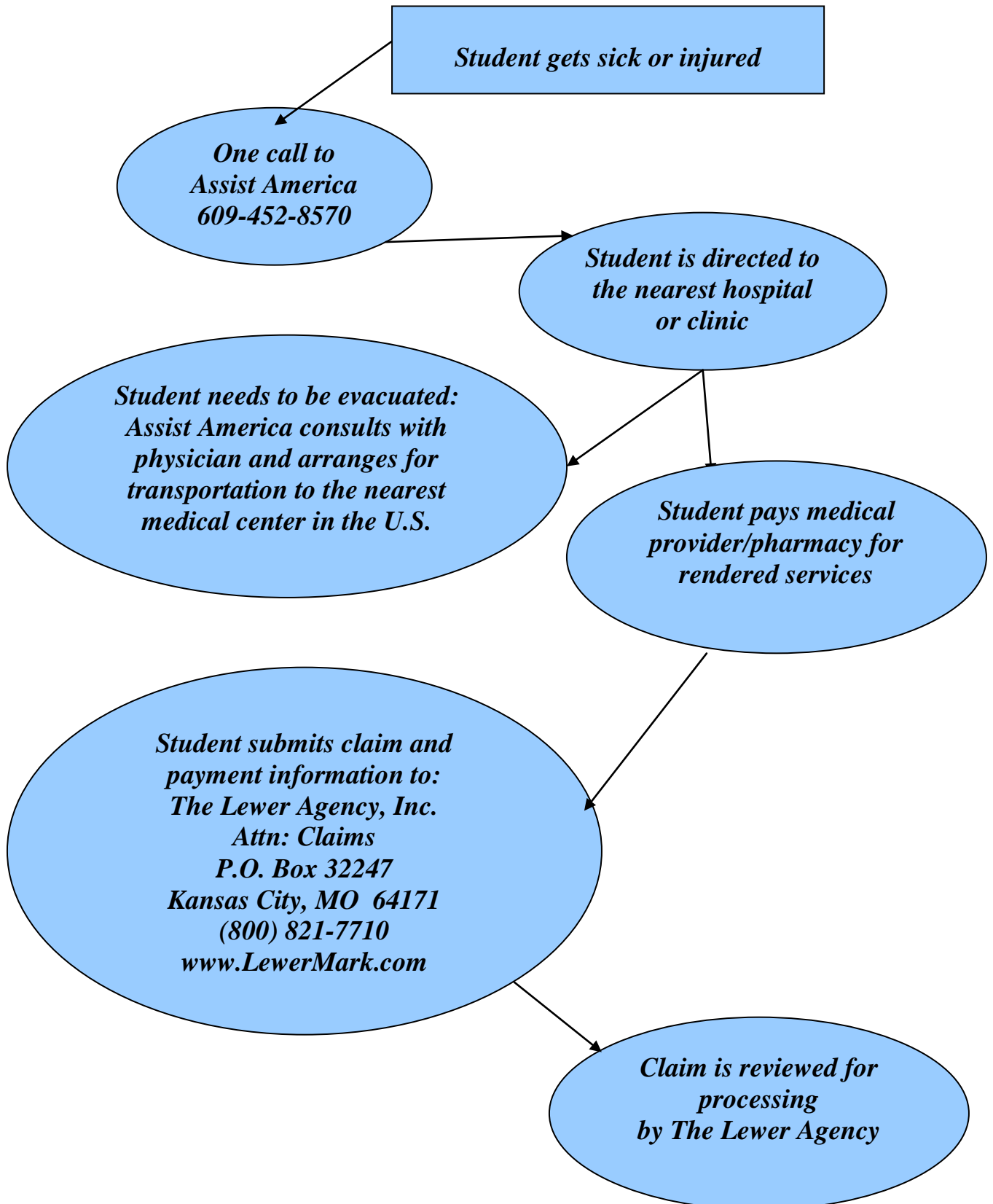


LewerMark Study Abroad Insurance

Maximum Per Accident or Sickness: \$100,000
Annual Maximum: \$100,000
Deductible: \$50.00

Most international providers require payment upfront. Keep your receipts and send them to the Lewer Agency. The customer service number is 800-821-7710.



Assist America - Global Assistant Services Frequently Asked Questions

What is Scholastic Emergency Services (Assist America)?

Scholastic Emergency Services (Assist America) is an emergency assistance company that provides medical aid to eligible students studying abroad. If a student or his or her eligible dependent becomes ill or has an accident, one simple phone call to Scholastic Emergency Services will put our worldwide resources in motion for proper medical care anywhere in the world. [609-452-8570](tel:609-452-8570) (precede no. by US access code)

Services include medical consultation and evaluation, medical referrals, medical monitoring, hospital admission guarantee, companion transport, patient evacuation and repatriation, return of mortal remains and more.

What happens if a foreign hospital doesn't recognize a health insurance identification card?

In fact, many foreign hospitals do not accept American health insurance. That's why Scholastic Emergency Services offers a guarantee of foreign hospital admission. We will verify coverage, or if necessary, forward funds to the hospital to ensure that a student receives prompt medical treatment. The Lewer Agency will reimburse the student for qualified medical claims.

What happens if a student is ready to be discharged but still needs assistance?

If a patient still needs assistance at the point of discharge from the hospital, Scholastic Emergency Services will arrange for that patient to come home with a medical or non-medical escort as appropriate.

What is a companion transport?

If an eligible member is traveling alone and it seems likely that they will be hospitalized for more than seven days, Scholastic Emergency Services will transport a family member or friend to the patient's location.

Are there other important services to know about?

Scholastic Emergency Services (Assist America) provides a number of "personal" services including message transmission, prescription assistance, counseling and interpreter referrals.

If a student has an accident or illness and arranges for all the necessary transportation, will Scholastic Emergency Services (Assist America) provide reimbursement?

No, Scholastic Emergency Services is not an insurance company. As such it is required that Scholastic Emergency Services make the arrangement for all services. We cannot reimburse participants for any assistance expenses not arranged and provided by Scholastic Emergency Services.

Does Scholastic Emergency Services (Assist America) pay for the medical bills?

No, students covered under the LewerMark insurance program will be covered by the policy for qualified medical procedures. You need to obtain a copy of the bill and submit the claim for reimbursement. www.lewermark.com

Does a student have to call Scholastic Emergency Services (Assist America) before leaving on a trip?

If a student member will be in a non-U.S. location for more than a semester, they should contact Scholastic Emergency Services (Assist America) to receive valuable pre-trip and expatriate coverage information, and visit www.assistamerica.com for insightful pre-trip information. Students should remember to take the Assist America ID card with them, and call right away if they need medical advice or assistance.

How does a student activate Scholastic Emergency Services (Assist America)?

Student members need to make just one phone call to the number on the Scholastic Emergency Services (Assist America) card. With a worldwide network of pre-qualified medical providers and operational capabilities, Scholastic Emergency Services provides quality medical care no matter where students are. [609-452-8570](tel:609-452-8570) (precede no. by US access code)

For more information, visit the website at www.assistamerica.com

Or call The Lewer Agency, 800-821-7710

www.lewermark.com