LewerMark
Student Insurance

LewerMark New Student Frequently Asked Questions (FAQs)

Welcome to the LewerMark student insurance program. If this is your first time on the LewerMark plan, there are some important concepts for you to review. Please read the following information carefully before your arrival in the US:

When does my coverage begin?

- In many cases, your coverage will begin on your first day of classes. Ask your student advisor, "What day does my LewerMark plan start?" because some schools begin coverage before the first day of classes.
- If it is your first time studying in the US, LewerMark plans include an extended coverage benefit which provides coverage for you up to 30 days before the start date of your classes. If you are a transferring from another US school to your new school, the extended coverage benefit does not apply.
- Please note that when you first arrive on campus, your LewerMark ID Card may not yet be available because your school has not yet submitted your enrollment to LewerMark. Don't worry though; you are still covered, even without an ID Card! If you need urgent or emergency care before your school term begins, simply contact your student advisor and ask for them to notify LewerMark.

What is a Pre-Existing Condition?

- A Pre-Existing Condition is an injury or sickness for which you have consulted a physician, had medicine prescribed, are currently receiving medical care, or have received medical care during the six (6) month period prior to your effective date of coverage under the policy.
- For example, if you have Diabetes and have received treatment or medication for Diabetes in the past six (6) months, that would qualify as a Pre-Existing Condition.

Will this plan cover my Pre-Existing Conditions?

- If you have a Pre-Existing Condition, your plan may include a limited benefit amount for the first six (6) months of coverage. After six (6) months of continuous coverage, Pre-Existing Conditions may be covered up to the benefits maximum. Please note that Pre-Existing Conditions are subject to the limitations of the policy.

What happens if I'm pregnant or become pregnant?

- If you conceived a baby prior to your effective date of coverage, any expenses related to the pregnancy will not be covered. However, note that your pregnancy will be covered up to the annual maximum should conception occur after your effective date of coverage.

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What is not covered by my plan?

- Please find a full list of exclusions in the LewerMark brochure located on your school's custom LewerMark website.

I'm at the pharmacy and they looked at my LewerMark ID Card and told me I'm not covered. What should I do?

- If you have trouble using your Insurance ID Card at a participating pharmacy, please call us for assistance during business hours at 800-821-7710 (8am-6pm CST)*.

  **You may need to pay the full cost of your prescription to the pharmacy if you are told you are not covered and you cannot reach LewerMark for help. If this happens to you, please contact LewerMark during business hours at your convenience and we will assist you with how to receive a reimbursement for prescription drug costs that are covered by your plan.*

When does my coverage end?

- In many cases, your coverage will end on the last day of your classes.
- If you are staying in the US over the summer break, you will continue to be covered by your LewerMark insurance, even if you aren't enrolled in classes!
- If you are graduating and planning on returning to your home country, you may be eligible to extend your LewerMark coverage up to 30 days after your graduation date. If you are remaining in the US and need medical insurance, please visit: www.lewermark.com/individual-plan-options

What should I do if I have additional questions

- Feel free to contact LewerMark at 800-821-7710 during business hours (8am-6pm CST) or by email at: lewermarksupport@lewer.com.
- If you have questions about your coverage, you can also refer to your coverage brochure which is available on your school's LewerMark website. Please remember that if there is a discrepancy between the policy issued to the school, the coverage brochure, and this FAQ, the terms of the policy will control, followed by the coverage brochure, and lastly, this FAQ.