

## Insurance ID Card and Important Information

Gaoxiang Chen  
4920 Centre Ave, Room 303  
Pittsburgh, PA 15213

### ISO – For International Students, By International Students

**Here is your insurance ID card and some important information. Please keep a copy of your card in your files.**

Thank you for choosing ISO as your plan manager. ISO's customer service representatives are standing by to help you with questions and concerns. Please present your insurance ID card to medical service providers when you seek care.

**Doctor visit:** When visiting a doctor, it is recommended that you use the student health center of your university, if available.

If you are unable to visit the student health center or you do not have one on campus, please visit a medical provider.

#### Find doctors, clinics and hospitals:

First Health – (800) 226-5116 \* [www.myfirstthealth.com](http://www.myfirstthealth.com)

MultiPlan – (888) 342-7427 \* [www.multiplan.com](http://www.multiplan.com)

**Pharmacy:** To enjoy discounted rates on prescription, we recommend that you go to pharmacies participating with Express Scripts. Present your insurance ID card, purchase your medications and send your receipts to HealthSmart, our benefits and claims department.

Express Scripts – (800) 400-0136 \* [www.express-scripts.com](http://www.express-scripts.com)

**Claims:** Most doctors, clinics and hospitals will assist you in filing the claim form. Some of them may ask you to pay the bill and claim a refund from the insurance company. In such cases, you can complete the claim form and upload bills and statements online at [www.healthsmart-iso.com](http://www.healthsmart-iso.com). You may check the status of your claim there as well.

Best Health,

**ISO Customer Care Team**




**Carry your card at all times. Always present it to your service provider.**



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**To file a claim or verify eligibility, please contact:**  
**HealthSmart** – 3320 West Market St. Suite 100, Fairlawn, OH 44333  
 (800) 203-4720 or (330) 576-9000, Payer ID 34145

Worldwide assistance is provided 24/7 by On Call International (800) 509-7715 in the USA or call collect to (603) 328-1728

 **EXPRESS SCRIPTS** Pharmacy Network  
 Members Help Desk: (800) 711-0917

Rx BIN# 610014 Group# KLAISCO  
 Pharmacy Help Desk: (800) 922-1557

 **First Health Network**


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<b>Insurance ID:</b> 268873802 <b>Policy Number:</b> LF003282 <b>Co-pay:</b> SHC: \$35 * Urgent care/PCP/Specialist: \$50 * ER: \$350 <b>Annual deductible:</b> \$350 <small>This card does not guarantee benefits or coverage.</small> <b>For verification of coverage, call HealthSmart (800) 203-4720</b>	<b>Effective Date:</b> 8/29/2018 <b>Group Number:</b> ISON23
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