



Insurance ID Card & Important Information

Thank you for choosing ISO as your plan manager. Here is your insurance ID card and instructions on using the insurance. Our customer service representatives are always willing to help with questions and concerns. In the event of sickness or injury please follow the procedures below. Please carry your insurance card with you at all times.

Doctor visit procedure:

1. Please use the student health center if available. Your deductible and/or co-pay are lower if you get treated at your school's student health center.
2. If a student health center is not available, or you prefer not to go there, you may choose your own doctor. You may choose to be treated within or outside of the First Health or Multiplan Networks.

In-network doctors, clinics and hospitals:

First Health – (800) 226-5116 / www.myfirsthealth.com

Multiplan – (888) 342-7427 / www.multiplan.com

3. Pharmacy discount is available through Express Scripts. For locations and questions call Express Scripts at (800) 400-0136 or visit www.express-scripts.com.

To use this benefit please go to a participating pharmacy, present your insurance ID card, purchase medication and mail your receipt(s) to HealthSmart.

Claims procedure:

Most doctors and hospitals will assist in filing the claim form. Some doctors may ask you to pay the bill and claim a refund from the insurance company. In such a case, visit www.isoa.org/ISO_brochures.aspx and print the claim form. Attach all itemized bills and statements from the doctor's office and mail it to the Claims Administrator (make sure to keep a copy of all documents for yourself):

HealthSmart, 3320 West Market Street, Suite 100, Fairlawn, OH 44333.

You may check the status of your claim or ask questions regarding your benefits by calling the claims administrator at (800) 331-1096 (option # 2) between 9:00 AM to 5:00 PM EST Monday – Friday, or e-mail to iso@healthsmart.com. Online claims status via the internet is available 24 hours a day at www.healthsmart.com.

Please note! Expenses incurred during a hospital emergency room visit, which are not of an emergency nature, are not covered. An additional Emergency Room deductible or co-pay will apply according to your plan's benefits.

ISO Customer Care Team

ISO – Trusted experience always on your side!



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

In the event of sickness or injury, report to the Student Health Center, if available, or to the nearest physician or hospital. To find a provider contact **First Health (800) 226-5116** or www.myfirsthealth.com. You may also use Multiplan (888) 342-7427 or www.multiplan.com as an alternative network.

To report a claim or verify eligibility contact: HealthSmart
3320 West Market Street, Suite 100, Fairlawn, OH 44333
(800) 331-1096 or (330) 576-9000. EDI 34145

On line claim status is available 24/7 at www.healthsmart.com.

Worldwide Assistance Services provided by On Call International – 24/7.
Call (866) 509-7715 in the USA or collect to (603) 328-1728.

 **EXPRESS SCRIPTS®** Pharmacy Network
Pharmacy Customer Care (800) 711-0917

BIN# 610014 Group# KLAISCO
Pharmacy help desk (800) 922-1557



Insurance ID Card

Pramoda Kalyani Aremanda

Insured Person

LF003238

Policy Number

245465203

Insurance ID

ISOJ14

Group Number

8/7/2016

Effective Date

This card does not guarantee benefits or coverage.
For verification of insurance coverage, call HealthSmart at (800) 331-1096.