

International
Families Only



Missouri Military Academy

Dear Parents/Guardians,

This coming school year we will adopt a required insurance program for international boarding students. After an extensive search, we have selected a company which we believe will better fit our school and students' needs.

We realize many of our international families have already purchased insurance policies for their child this past year. However, we have found these policies to be insufficient and not accepted by our local doctors' offices and healthcare facilities. In order to provide your child with the best level of medical care during their study at Missouri Military Academy, we realized the need for a more suitable plan.

Therefore, we have selected a policy from a student insurance provider called LewerMark. This plan provides health insurance programs exclusively for international students. The entire program is administered in-house to meet the students' needs, promptly processing and paying claims, and minimizing the students' out-of-pocket expenses. This letter is to offer you information about the American medical insurance systems as well as what LewerMark Student Insurance means and includes.

Our Local Doctor's Offices and Healthcare Providers:

Boone Medical Group- An outpatient clinic approximately one mile from campus. This primary care provider offers care for all routine illnesses and injuries.

SSM Health Care- An outpatient clinic approximately one mile from campus. This team of primary care providers offer care for all routine illnesses and injuries.

SSM Health St. Mary Audrain- The hospital is less than a mile from the campus. The ER is staffed 24 hours a day, seven days a week for patients who seek immediate care.

Other Providers- There are an immense number of more specialized healthcare providers such as orthopedic, dermatology, urgent care and convenient clinics in Mexico, Missouri. If your child needs additional specialized care, we will find him a suitable provider as needed.

Visiting the Doctor:

Outpatient - If your child is sick, injured or otherwise needs to see a doctor, we will schedule an appointment at one of our local clinics accompanied by an MMA authorized official. If your child is prescribed medication we work through a local contracted pharmacy, Webber Pharmacy, and they will

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deliver the medication to MMA's health center. This type of visit and necessary medications will be 100% covered up to the benefit maximums, excluding a small copay fee of \$20.

Emergency Room – If your child experiences a medical situation that requires emergency care we will take him to the SSM Health St. Mary's Audrain Hospital where he can receive emergency care. Visits here are also covered up to the benefit maximums excluding a co-pay of \$100 (waived if admitted).

Co-pay:

In the United States, even with full insurance coverage, the patient (your child) will still need to make a small payment when seeing a doctor. This is called a co-pay. All outpatient visit (office visit and urgent care) with a doctor (even routine) will be \$20. For Emergency Room Visits the co-pay will be about \$100 (unless admitted). The co-pay is to be paid at the time of the appointment. As recommended, your child should have a debit card or credit card for payment arrangements. If needed, the payment may be able to be charged to your child's school account with Missouri Military Academy if arrangements are made prior to the visit.

In-Network vs. Out-of-Network:

LewerMark recognizes certain doctor's offices or health care providers that are in their preferred network. All visits with in-network providers will be covered 100 percent (up to the annual policy maximum of \$500,000). Boone Medical Group and all SSM Health Medical Groups/Hospitals are in-network, including many other specialty doctors. If your child needs specialized care with a doctor who is considered out-of-network, then LewerMark covers 80 percent of the care required. The remaining 20 percent of the cost of the visit will be your responsibility. We will always communicate with you to the best of our ability concerning any medical treatment and payment regarding your child.

Pre-Existing Conditions:

If your child has been diagnosed with a pre-existing condition (like diabetes, asthma, etc.), LewerMark has a required six- month waiting period before providing coverage. If your child has been diagnosed with a pre-existing condition and needs to see a doctor within the first six months you will be financially responsible for the full cost of the visit. However, your child will still be covered for medical needs not related to their pre-existing condition.

After the six- month waiting period, your child will be covered for additional doctor visits and medical costs related to their condition subject to the in-network/out-of-network percentages, the benefit maximums, and all applicable terms.

Please explain your child's pre-existing condition(s) if any here:

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Enrollment and Payment:

Enrollment and Registration- Missouri Military Academy will be responsible for enrolling your child with LewerMark Insurance. In most cases, you will not need to communicate with LewerMark directly. Your child will be covered from the first day they arrive at the Missouri Military Academy.

Payment- Missouri Military Academy will bill the collection of insurance fees to you, the parent, in September and in January; but if you wish payment can be made in full in September. We will deliver the required payments to LewerMark for all of the boarding students enrolled in the insurance program. This should remove any hassle, worry, or language translation concerns due to the enrollment process.

Citizenship Regulations:

Consistent with all international student insurance policies, LewerMark only insures students who are foreign citizens. If a child is a dual citizen, having both an American and one other passport, they can be fully covered, provided the child's parent(s) live outside the United States.

However, if one or both of the child's parents are in the US Military, the case may be more complicated and likely cannot be covered under this plan. Finally, if the child is only a US citizen, even if the parents live outside of the US, the child likely cannot be covered under this plan.

Lewermark does have other options available under the Affordable Care Act. They have experts on staff who will be able to help families find the coverage in more unique cases. Simply let us know and we can help assist with the process.

International Coverage:

Included in the LewerMark Student Insurance Policy is coverage at all international healthcare providers. Therefore, if your child is traveling outside of the United States during school holidays/breaks, then they will still be covered, (most likely via reimbursements after they receive care).

We thank you sincerely for your continued trust and support of our school. We consider your child's health and safety to be our single most important concern. That is why we have chosen LewerMark for our international health insurance. We hope this change will ensure that all of our students have hassle-free access to top healthcare and coverage while studying with us. As always, if you should have any concerns or questions, please let us know.

Sincerely,

Missouri Military Academy Administrative Team

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LewerMark International Health Insurance Agreement Form

I, _____ parent/guardian of _____,
have read the insurance information above and agree to the LewerMark Student Insurance coverage for
the entire year (12 months) from August 1st to July 31st. I understand that I am responsible for any co-pays
or co-insurance due at the time of service should my son require health care. I understand that I must
disclose any medical conditions my son may have, including but not limited to pre-existing and mental
health conditions.

Signed:

Print Name of Parent/Guardian

Parent/Guardian Signature

Date

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