

The College for Creative Studies
Policy for International Students

CCS Student Health Insurance

This document serves to provide direction to CCS international students regarding health insurance.

In order to use your health insurance plan, you must first obtain your health insurance card.

Your health insurance card looks like this:

This is your identification card for the student accident and sickness insurance program. Please keep this card with you and present it whenever you seek medical treatment in order to assure proper coverage for services. Instructions for filing a claim are on the back of the card. Visit www.sas-mn.com for plan benefits and claims information

Please notify us of any address change.

[Redacted Address]

Student Accident and Sickness Insurance
Policy Fully Insured by Nationwide Life Insurance Company
Administered by: Student Assurance Services, Inc.
P.O. Box 196 • Stillwater, MN 55082-0196 • Phone (651) 439-7098

Students Name : [Redacted]
Member ID : [Redacted]
Effective Date : [Redacted]
SAS Plan # : [Redacted]
CCS - College for Creative Studies

First Health Network Website: www.firsthealth.com

FORM NW2013

By providing your health insurance card when you visit the Dr. or hospital, the healthcare provider will know to charge the insurance company.

Health insurance cards are available, each year, at the International Student Services Office. Students will be notified when the insurance cards become available for pick up.

The CCS student health insurance plan is administered through Student Assurance Services (SAS).

To learn about current plan benefits, you can visit the health insurance company website at:

www.sas-mn.com.

Learning About CCS Student Health Insurance

From the SAS homepage, select “Find My School:”

The screenshot shows the SAS homepage with a green header and navigation bar. The header includes the SAS logo and a photo of five diverse students. The navigation bar has links for "About Us" and "Contact Us". Below the navigation bar, there are four main sections: "COLLEGE STUDENTS", "COLLEGE ADMINISTRATORS", "K12 STUDENTS/PARENTS", and "K12 ADMINISTRATORS". The "K12 STUDENTS/PARENTS" section is highlighted in orange. Below this, there are four sub-sections: "Students", "Students/Parents", "Administrators", and "Administrators". Each sub-section has a brief description and links to "Find My School" and "Submit a claim".

STUDENT ASSURANCE SERVICES INCORPORATED

[About Us](#) | [Contact Us](#)

COLLEGE STUDENTS **COLLEGE ADMINISTRATORS** **K12 STUDENTS/PARENTS** **K12 ADMINISTRATORS**

Specialists in student accident and health insurance

We offer accident and health insurance to K-12 and college students in public and private school districts. We also provide a variety of [student related products and services](#).

COLLEGE

Students: Accident and Sickness insurance is an important component of... [more](#)

- [Find My School](#)
- [Submit a claim](#)

Students/Parents: As a service to the community, your school district... [more](#)

- [Find My School](#)
- [Submit a claim](#)

Administrators: We work for you, our college and university clients,... [more](#)

- [View reports](#)
- [View our services](#)

Administrators: As a service to our member schools, we are providing... [more](#)

- [View reports](#)
- [View our services](#)

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On the next page, you will select “Michigan” from the drop-down list:

The screenshot shows the "Find My School" page on the SAS website. The page has a green header and navigation bar. The header includes the SAS logo and a photo of five diverse students. The navigation bar has links for "Home", "About Us", and "Contact Us". Below the navigation bar, there are four main sections: "COLLEGE STUDENTS", "COLLEGE ADMINISTRATORS", "K12 STUDENTS/PARENTS", and "K12 ADMINISTRATORS". The "COLLEGE STUDENTS" section is highlighted in blue. Below this, there is a "Find My School" section with a description of the service and a list of states to choose from. A dropdown menu is open, showing the list of states, with "Michigan" selected.

STUDENT ASSURANCE SERVICES INCORPORATED

[Home](#) | [About Us](#) | [Contact Us](#)

COLLEGE STUDENTS **COLLEGE ADMINISTRATORS** **K12 STUDENTS/PARENTS** **K12 ADMINISTRATORS**

Find My School

Here you will find information regarding your school's student insurance plan. You may: view and download the plan brochure and enrollment form (if applicable); complete a claim form; find a link to your school's web page and to a preferred provider organization if your plan contains one.

1. Please select the state where your school is located.

Choose

- Choose
- Illinois
- Indiana
- Iowa
- Kansas
- Louisiana
- Michigan
- Minnesota
- Missouri
- Nebraska
- New York
- Oregon
- South Dakota
- Tennessee
- Texas
- West Virginia
- Wisconsin
- Wyoming

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Finally, just select College for Creative Studies from the list of available schools:

The screenshot shows the 'Find My School' section of the Student Assurance Services website. The page has a green header with the logo and navigation links. A green sidebar on the left lists various services. The main content area is titled 'Find My School' and includes instructions for users. A dropdown menu for 'Please select your school.' is open, showing a list of schools in Michigan, with 'College for Creative Studies' highlighted. A 'GO' button is next to the dropdown. The footer contains copyright information and a phone number.

STUDENT ASSURANCE SERVICES INCORPORATED

Home | About Us | Contact Us

COLLEGE STUDENTS COLLEGE ADMINISTRATORS K12 STUDENTS/PARENTS K12 ADMINISTRATORS

COLLEGE STUDENTS

Find My School

Student Login
Claim Form
Request ID Card
Products
HealthCare Reform
Request Information
FAQs
Privacy Notices
Catamaran Drug Formulary

Find My School

Here you will find information regarding your school's student insurance plan. You may: view and download the plan brochure and enrollment form (if applicable); complete a claim form; find a link to your school's web page and to a preferred provider organization if your plan contains one.

1. Please select the state where your school is located.

Michigan

2. Please select your school.

Bay de Noc Community College
Bay de Noc Community College
College for Creative Studies
Cranbrook Academy of Art
Grand Valley State University
Henry Ford Community College
Lake Superior State University
Macomb Community College
Madonna University - Domestic Students
Madonna University - International Students
Monroe County Community College
Northwestern Michigan College
Oakland Community College
Rochester College
Washtenaw Community College

GO

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Once you access the CCS Health Insurance page, you can select from several helpful documents:

This screenshot shows the 'Find My School' section of the Student Assurance Services website, specifically for the 'College for Creative Studies' in Michigan. The page displays a list of downloadable documents in PDF format. A sidebar on the left lists various services. The main content area is titled 'Find My School' and includes instructions for users. A dropdown menu for 'Please select your school.' is open, showing a list of schools in Michigan, with 'College for Creative Studies' highlighted. A 'GO' button is next to the dropdown. The footer contains copyright information and a phone number.

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1. Please select the state where your school is located.

Michigan

2. Please select your school.

College for Creative Studies

3. College for Creative Studies Insurance Information:

[2016-2017 Plan Information](#)
[Summary of Coverage](#)
[2015-2016 Brochure](#)
[Claim Form](#)
[Grievance and Other Notices](#)
[School's website](#)
[Other Important Information](#)

All downloadable information on this page is in the Adobe PDF file format. To view these files you will need to have the Adobe Acrobat Reader plugin installed on your computer.

Get the Free Adobe Acrobat Reader plugin here.

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Healthcare Options and Finding a Local Provider

The CCS health insurance plan uses a network of health care providers: First Health.



To locate a local, in-network, doctor, you can visit <http://firsthealth.coventryhealthcare.com/>.

There are three options for healthcare

1. Making an appointment with a regular doctor

To make an appointment with a regular doctor, you should find one who is considered to be “in-network.” This means that the doctor will accept SAS health insurance for payment.

On the First Health homepage, you can follow the “locate a provider” link to find a local doctor who will accept your student health insurance.



*** Always confirm, when you make your appointment, that the doctor still accepts your health insurance.

2. Visit the Hospital Emergency Room (ER)

If you have an emergency and need to be seen by a doctor as soon as possible, you may visit the Emergency Room of a local hospital.

The fee for visiting the ER, through the CCS health insurance, is \$150 for the visit. Please note, you may also incur additional charges as a result of the specific treatment that the ER doctors might recommend.

3. Urgent Care

Much like the ER, urgent care facilities are good resources for when you require immediate attention. The health insurance charge for an urgent care visit is also \$150.

A dependable, local urgent care location is:

Grosse Pointe Urgent Care
20311 Mack Ave
Grosse Pointe Woods, MI 48236
313.499.6000

If ever you require assistance with any of this, contact the International Student Services Office.

Katherine Campbell, Director.
313.664.7448
KCampbell@collegeforcreativestudies.edu

Hailee Ridge, International Academic Advisor.
313.664.7428
hridge@collegeforcreativestudies.edu

International Student Services
The College for Creative Studies
201 East Kirby Street
Detroit, MI