



# International Student Exchange Cards, Inc.

## How to claim back payment of insurance deductible (also referred to as insurance excess or co-pay)

**If you participate in a program where you are covered by a travel or medical insurance policy when you are outside your home country, then the ISE Card will pay the deductible amount you would normally have to pay in the event of a claim. Typically this amount is US\$ 50 or US \$100.**

To receive reimbursement of this amount, please follow these steps:

1. When you visit your doctor or hospital, pay the deductible amount (\$50 or \$100) directly to the doctor or hospital and ask them to file your medical claim with your travel or medical insurance company.
2. They will process your claim and send you a form usually entitled “Explanation of Benefits” or “Determination of Benefits”.
3. Send a copy of the “Explanation of Benefits”, a copy of the receipt for the \$50 or \$100 you paid to the doctor or hospital (Step 1 above), a copy of your ISE Card, and your current postal mailing address to:

ISE Card – Deductibles  
P.O. Box 22111  
Phoenix, AZ 85028 USA

Your reimbursement cheque will normally be processed in 3-4 business days and mailed to you. You may use this benefit multiple times throughout the validity of your ISE Card up to \$2000, limited to \$100 per occurrence.

If you have any questions or concerns, please e mail to [claims@isecard.com](mailto:claims@isecard.com)

**The ISE Card protects students.®**