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# Please review the important information below.

#### **Off-island Student Dependents**

Insurance coverage and medical care of dependent child(ren) going to school off island is important. To assure that care and coverage is available when needed, please provide the following information to TakeCare:

- Completed TakeCare Off Island Student Verification Form
- Copy of the dependent child(ren)'s birth certificate if applicable
- Full-time student verification documentation from an accredited grade school, high school, college or vocational institute of higher learning every term to ensure continuous coverage.

This information must be provided to TakeCare within 30 days of your dependent child(ren)'s coverage effective date or open enrollment, or within 30 days of a qualifying event (i.e., moving off-island, changing address). Call TakeCare 24/7 at 671-647-3526 or toll-free, 877-484-2411

## **Emergency/Urgent Care Services Notification**

In the event of an emergency or urgent care services, seek immediate medical attention and make sure you or someone else notifies TakeCare within forty-eight (48) hours or as soon as reasonably possible after initial receipt of services to inform us of the location, duration and nature of the services provided. Call TakeCare 24/7 at 671-647-3526 or toll-free. 877-484-2411. Not informing TakeCare within the time specified may result in your claim not being covered.

### **Emergency Definition**

TakeCare defines a medical emergency as the sudden and unexpected onset of a condition or injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Examples include heart attacks, strokes, poisonings or inability to breathe. The use of emergency room services for conditions not considered emergencies are not covered.

#### Out of Network Emergency Services Benefit

For groups that are new or renewing on or after 10/1/19, bona fide emergency room services received through a non-directly contracted provider will be covered under your plan's out-of-network emergency room care benefit. TakeCare's payment will be based on eligible billed charges less any applicable member share and any charges for non-covered services. This assumes all plan requirements are met **including notification as detailed above**.

In these situations, you will be responsible for your plan's out-of-network emergency room care co-insurance or copayment amount, plus any charges not covered by your plan.

For more information about this or your other TakeCare benefits, call 24/7 at 671-647-3526 or toll-free, 877-484-2411.



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**Customer Service** (671) 647-3526 Our Island, Your Health Plan