



# SEEKING TREATMENT GUIDE

## Step One



### Virtual Doctor

#### PHONE OR APP

Your first stop for medical care should be CareClix (where available), which is free to access and available without leaving your home.

For more details, please visit:

[CareClix - Virtual Doctor](#)

## Step Two



### Doctor Network

#### FREEDOM OF CHOICE

You have the freedom to visit any doctor of your choice. You can start by using the non-US directory to help you find one closest to you.

Use of the doctor directory does not guarantee direct payment.

[Doctor Search](#)

## Step Three



### Payment

#### PAY UP FRONT

You will need to pay for any medical services up front and then submit all your receipts and invoices, along with a completed claim form for processing.

For any major medical incidents, please contact the assistance team (details on your ID Card) for direct payment.

## Step Four



### Emergency Room

#### REAL EMERGENCIES

**The Emergency Room (ER) is only to be used for real life-threatening emergency situations!**

You will pay more out of pocket, up to \$350 or more to go here!

## Step Five



### Claims Follow Up

#### YOUR RESPONSIBILITY

It is your responsibility to make sure your claims are paid! Please complete a claim form and submit that to the claims team for each new condition you seek medical care for. Further details in your Student Zone.



**ENVISAGE**  
GLOBAL INSURANCE

You can find more information and details about your insurance plan in your Student Zone, please refer to your Insurance ID card or welcome email for details on your specific Student Zone. You can also contact us directly with any questions:  
[info@EnvisageGlobalInsurance.com](mailto:info@EnvisageGlobalInsurance.com)