Relation
EDUCATION SOLUTIONS

Customized Insurance Plans and Services for Your Campus

Setting the Bar High for Higher Education Insurance

As a student healthcare administrator working in higher education, your goal is to find the best insurance protection possible for your students while controlling costs, ensuring participation, and remaining legally compliant.

We have been tailoring insurance plans and services to the needs of colleges and universities for more than 40 years. We have seen a lot, and solved a lot.

We can work with you to identify and place quality, affordable healthcare solutions designed around your specific needs, while also working to reduce the amount of administrative time and effort that you have to invest in plan management.

Our Specialties

With industry know-how, a problem-solving mindset, custom software, and dedication to exceptional service, we partner with you on personalized and cost-effective solutions for:

- Student health insurance
- International student health insurance
- Study abroad health insurance
- Intercollegiate athletics
- Specialty risk management for camps and clinics
- Third-party claims administration

Our Services

Depending on the program you select, we can offer a range of electronic tools and support services designed to help make processes smoother and reduce your administrative burden.

Coverage Negotiation: Centered Around You

As your advocate, we are here to push for the broadest coverage and most cost-effective options available to you and identify policy and program enhancement options to help meet your school's needs. Your priorities lead the way.

Renewals Made Easy

At renewal time, we can either re-negotiate with your incumbent carrier or approach multiple carriers in the market to obtain proposals. Using as little insurance jargon as possible, we will present coverage terms and conditions, then review the advantages and disadvantages of each option.

Ongoing Administration Informed by Your Goals

Once we have bound the selected plan and worked with the insurance company and associated carriers/personnel to implement it, we continue to monitor your plan throughout the year to review its performance against your goals and strategies.

Friendly Support You Can Trust

When you have questions or concerns, you can count on our responsive account managers to help guide you. Your students will have questions too. If you do not want to field those calls, student inquiries can be sent directly to our friendly customer service team.

Claims Processing Without the Headache

We offer full-service in-house claims processing with many of the plans we place. See page 10 for more details on TPA services.

Claims Reporting & Analysis That Helps Provide Plan Insights

Through regular claims data reviews, we can help you better understand your plan's utilization and performance, as well as identify major shifts in exposure or manage developing risks. Customized claims reporting can be provided by request.

Compliance And Regulatory Analysis: Stop Wondering What You Are Missing

The health insurance landscape is ever-changing. Our skilled in-house compliance department works closely with underwriters and carriers to review the accuracy of policies, endorsements, coverage, and premiums, as well as monitor federal and state legislation.

24/7 Web Access to Fit With Your Busy Schedule

Our administrator portal allows you to send and receive secure mail, view enrollment in real time, run reports, and access student waiver status and communications.

Assistance Communicating Plan Details

Members of our team can join you on campus for orientations or info sessions to help educate students, parents, and staff about your plan. Depending on your needs, we can also create strategies to engage students, which could include educational signage, videos, and more.

Student Health Insurance: Custom-Fit Coverage and Support

We can work closely with you to create a fully customized program that reflects both your and your students' needs, while offloading administrative responsibilities from your staff. Together, we can scrutinize policy options and claims data in order to develop a clear, evidence-based picture to help you ascertain whether your plan and its associated costs align with your organizational goals.

Enrollment Processing Options that Work with Your System

Whether you choose to enroll students via roster or have students utilize our secure website, we can customize our enrollment solution to best meet your needs. You can view enrollment in real time via our administrator portal.

24/7 Access to Online Waiver Administration

Using our user-friendly online waiver portal, students can easily submit petitions, update personal insurance information, upload supporting documents, and view a waiver status in real time. You also have access to view student waiver status and communications, as well as run reports.

Tailor-Made Plan Materials

We create many plan materials in-house and can incorporate client needs along with underwriting requirements. Our materials are visually appealing and easy to understand, while still allowing for legally required language.

Customized Resource Website for Students

We can maintain a customizable microsite for your school or program where students can access current plan materials 24/7, such as brochures, claim forms, enrollment materials, and ID cards. Depending on the plan, students may also be able to access their personal information and ID cards on our mobile app.

International Student Health Insurance: Protection While Away From Home

We understand the unique needs of international students and scholars studying in the U.S. and can work with you to find the right plan designed to help protect students against unforeseen medical expenses while studying outside their home countries. All the programs we place meet or exceed all U.S. visa requirements.

Since U.S. healthcare is often confusing for international students to navigate, we can also provide you with a variety of communications tools—such as posters, instructional videos, and email campaigns—to help educate students on their plan and how best to access care.

We can also help you find tailored, cost-effective solutions for U.S. students traveling abroad. Ask us if you want to learn more about our capabilities in this area.

Intercollegiate Athletics and Intramural and Club Sports: Extra Defense for Student Athletes

As an endorsed partner of the NCAA, the NAIA, and the NJCAA with years of experience offering this specialized coverage, we know the ins and outs of this industry. We can help you find a solution tailored to your school's specific programs that helps ensure you and your student athletes are protected.

We offer basic and catastrophic coverage options for your intercollegiate athletic programs and club and intramural sports. We also offer blanket primary accident coverage for intercollegiate athletics (not available for club or intramurals).

Other Insurance Verification Services

Our other insurance verification services make it easier for you to verify that an athlete's primary medical insurance is active, helping to avoid any surprises about status if a claim is filed.

Self-Funded Options

Self-funding your athletic injury claims? No problem. We can provide full-service, in-house claims processing, helping save you time and money by minimizing the time your staff spends handling claims and giving you access to provider discount networks.

Specialty Risk Management for Camps and Clinics

We can help you find the right general liability and medical plans for sports camps, clinics, tournaments, events, and more—and can also handle requests for quick policy placements and certificates of insurance. Need more coverage for on-campus youth and adult amateur sports or non-sport programs of all sizes? We have you covered.

Third-Party Administration: Claims Processing Without the Headache

Dealing with claims does not have to be stressful. Our full-service proprietary in-house claims processing capabilities through our third-party administrators (TPA) can help make claim adjudication painless. We work to quickly answer members' questions about benefits, coverage, and claims' statuses, in accordance with HIPAA privacy and security regulations.

2017 Claims Results, by the Numbers

98%
of calls answered in fewer than 30 seconds

95%
of claims processed within 14 business days

6 days
average claims processing time

- Enrollment eligibility verification
- Provider maintenance
- Benefit rule processing
- Claims processing
- Financial billing
- Customer service call tracking
- Mail imaging
- 5010 HIPAA Compliant

We Are Relation, and It Is Great to Meet You

Over the years, we have been fortunate to work with many colleges and universities across the U.S., varying in size from small private schools to large public institutions. Every school we work with is different, but they all share a deep dedication to providing their students with the best opportunities and services possible. We are proud to be their partner of choice to help them achieve their goals.

We are committed to helping you provide quality, affordable coverage for your students, giving you the tools and solutions you need for plan management, and sharing regular reporting and analysis so you can deepen your understanding of your plan's performance.

Importantly, we also work to provide an exceptional level of service–for you, your students, and your employees.

On behalf of the whole team, we look forward to building a partnership together and, more meaningfully, creating a long-lasting relationship with you.

Michael Babore

Executive President, Relation Education Solutions
michael.babore@relationinsurance.com
License #0G55426

Ready to Get Started?

Visit **relationinsurance.com/educationsolutions** to learn more.

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