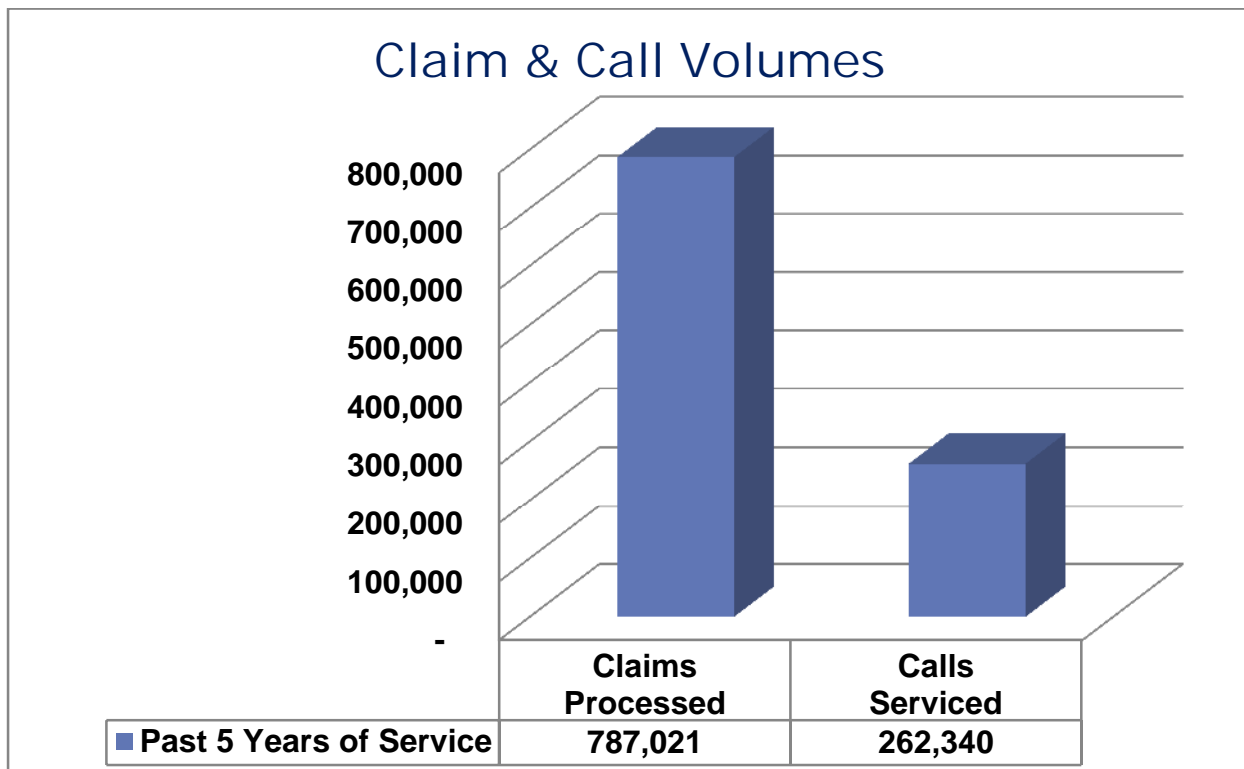


College Accident and Health at ACI

At inception, ACI was immersed in the College Student Accident and Health space. Since 1997, ACI has engaged with numerous Colleges and Universities and has gained extensive experience in working with Higher Education professionals while serving as a dependable resource for their student insurance needs. ACI's experience with College Students nationwide is led by the Claims team that averages over 15 years of experience in medical claims processing and has formed excellent relationships with Health Service staff at the Colleges and Universities. In the past 5 years, ACI has processed over 750,000 claims and serviced over 250,000 calls for College Accident and Health Insurance.



ACI Solutions

College A&H Insurance has evolved and ACI has grown with the changes, providing new solutions as this market has expanded.

❖ Technology Solutions

- Online Enrollment – ACI customizes Enrollment or Waiver Websites with School specific branding that can be targeted to distinct segments within the school.
- Online Claim Status – ACI provides secure, HIPAA compliant, online Claim Status for students.

❖ Cost Management

- Preferred Provider Networks – ACI partners with National Provider Networks accessible on per member per month or percentage of savings platforms.
- Localized Networks – ACI develops direct relationships with Student Health Services and establishes local provider agreements, which are a major source of cost reduction within College A&H plans.
- Claim Editing – ACI applies Claims Editing software in processing to ensure Provider billings are in accordance with industry standard billing procedures.
- Case Management – ACI, partnering with professional Managed Care organizations, engage with Students, ensuring they receive the best treatment by the most economical means for their condition.
- Subrogation – ACI partners with a National firm to recover funds for all eligible Third Party liability claims.