

CETUSA – Informações Importantes sobre Assistência Médica

1. Students must notify their Local Coordinator

Please remind students that they **must tell their Local Coordinator every time they seek medical care**. This includes medical care received through **Teledoc**, as well as visits to clinics, doctors, hospitals, emergency rooms, or other medical providers.

2. Teledoc should be used first

Unless there is a **medical emergency**, students should use **Teledoc as their first option when they need medical care**.

Teledoc allows students to speak with a medical provider remotely and may help them avoid an unnecessary visit to a hospital or clinic. The cost per visit is \$10, and that is all the students will pay for the visit (no unexpected charges).

Students must register for Teledoc through the **Student Zone website** before they need to use it. For more information about Teledoc, please look at the "Virtual Doctor" tab on the website.

Student Zone link: [CETUSA | Student Zone | Envisage Global Insurance](#)

3. Durable Medical Equipment is not covered

Durable Medical Equipment (DME) means medical equipment that a person uses repeatedly for a medical condition or recovery. Examples can include **crutches, walkers, canes, braces, slings, and similar equipment**. DME is **not covered by this medical insurance policy**.

If a doctor recommends this type of equipment, students should ask the doctor whether they can **purchase the equipment from a regular retail store, such as Walmart or Target, instead of obtaining it through the hospital or medical facility**. Please note: this will not work for every case; it just depends on the injury and the severity of the injury.

This is important because the insurance policy excludes DME, and obtaining the equipment through a hospital may result in a charge that the student must pay themselves.

4. Skin conditions

Treatment for **skin conditions is not covered as a first-line option**.

Students should first try appropriate **over-the-counter (OTC) products** that are available at pharmacies or stores before seeking professional medical care.

If an OTC treatment does not resolve the problem, the student can then seek further treatment via Teledoc (unless it is an emergency).

5. Services that require pre-certification

The following medical services must be **pre-certified by the insurance company**:

- MRI
- CT scan
- Physical therapy
- Surgery
- Inpatient hospitalization
- Specialty medication
- And others, refer to the policy brochure for full list.

In simple terms, **pre-certification means that the insurance company must review and approve the planned service before it takes place.** This does not guarantee coverage after final review.

Usually, the **hospital, clinic, doctor, or other medical facility is responsible for obtaining pre-certification.** However, students should remind the medical facility staff that the service requires insurance pre-certification. Ultimately, there is a pre-certification penalty related to not obtaining this beforehand, and the final bill is sent to the student.

In an emergency, pre-certification can be obtained within 48 hours after the medical service has been provided.