Your ID cards will be sent to you after the start of the Fall term (or Spring if you are newly enrolled).

Keep your ID card for one year. Do not throw away your card until you receive a new one (next academic year).

What to do if you lose your card: Call Ascension at 1-800-537-1777 to request a replacement card. It is very important to have proof of insurance coverage in order to receive prompt medical treatment!

Keep your ID card with you at all times! You will need your card when you visit the Health and Wellness Center, doctor’s office, urgent care, or hospital emergency room.

In the case of an emergency go to the nearest hospital or call 911. An emergency is a life-threatening condition. You will pay a $150 deductible at the emergency room (waived if admitted).

If it is not a life-threatening condition but you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an urgent care center. Use of an urgent care center instead of an emergency room may decrease your out-of-pocket expenses, which means it will save you money. The deductible is $50 at an urgent care center.

The closest urgent care centers to MiraCosta College are:

Doctors Express of Oceanside
4171 Oceanside Blvd., Ste 109
Oceanside, CA 92056
1-760-216-6253

Cassidy Medical Group
145 Thunder Drive
Vista, CA 92083
1-760-941-9002
If you are on campus, go to Student Health Services. The staff can treat most illnesses and many injuries.

- There is no copay charge or deductible (cost to you) when you are seen at Student Health Services.
- No appointment needed to be seen by the nurse at Student Health Services.
- If you need to see a specialist outside Student Health Services, you will be given a referral.

**Oceanside Campus Location:**
1 Barnard Drive, Building 3300, Office 3326
Oceanside, CA 92056

**Phone:**
1-760-795-6675 or
1-888-201-8480 ext. 6675 (toll free)
**Fax:** 1-760-795-6606

**Hours:**
Monday: 8:00 a.m. to 4:30 p.m.
Tuesday: 8:00 a.m. to 4:30 p.m.
Wednesday: 8:00 a.m. to 4:30 p.m.
Thursday: 8:00 a.m. to 7:00 p.m.
Friday: 8:00 a.m. to 4:30 p.m.

- Check website for summer hours.
- Health services is closed when classes are not in session.

**San Elijo Campus Location:**
3333 Manchester Avenue
Student Center, Room 922
Cardiff, CA 92007

**Phone:** 1-760-944-4449 or
1-888-201-8480 ext. 7747 (toll free)
**Fax:** 1-760-634-7808

**Hours:**
Monday-Friday: 9:00 a.m. to 3:00 p.m.
WHATS A PPO?

• PPO stands for Preferred Provider Organization. It is a network of doctors, specialists, and hospitals that accept the MiraCosta College insurance plan. All participating PPO providers listed on the website are available to you for consultation and treatment. Always check with the doctor or medical facility directly to confirm that they are still a participating PPO provider before you receive treatment.

• It is best to locate a doctor, urgent care, and emergency room in the PPO network before you get sick. If you do not use a PPO provider, you will have to pay 30% of the charges in addition to the deductible and copays.

• To find a PPO provider go to: www.anthem.com/ca and select “Find a doctor” (more info on page 4).

WHAT IS COVERED?

Benefit year maximum for all eligible medical benefits - Unlimited

Most doctor and hospital charges paid at 100% (after copay and deductible) when you use a PPO provider; most charges at 70% when you use a non-PPO provider

Preventive care (immunizations, physical exams, and certain tests and screenings) — deductible and copay waived at PPO provider (deductible waived for office visit only)

Most prescriptions at 50% of actual charge (you must pay full cost at the time of pickup, then submit a claim for 50% reimbursement)

Mental health treatment

Pregnancy and maternity

Physical therapy up to 24 visits per benefit year, additional visits as authorized as medically necessary

Pediatric dental and vision benefits for students through age 18:
• Eye exam paid at 100% for PPO
• Certain Frames and lenses paid at 100% for PPO
• Dental check-up paid at 100% for PPO
• Dental services have an out-of-pocket maximum of $1,000 per policy year
If you get a referral from Student Health Services (SHS), or you need to seek treatment when the HWC is closed, you should visit an Anthem Blue Cross PPO provider whenever possible.

Note: You do not need to enter a username or password.

Click “Find a doctor.”
Select a state
Select California from the drop-down menu.

Select a plan/network:
From the drop-down menu, choose Blue Cross PPO (Prudent Buyer) - Large Group.
Then click “Select and Continue.”
What are you looking for?

- This means what type of provider or facility are you looking for.
- If you are looking for a doctor, select “Doctors/Medical Professionals.”
- If you are looking for an emergency room, select “Hospitals and Facilities.”
- If you are looking for an urgent care center or clinic, select “Urgent Care.”
- You also have the option to choose the specialty of the doctor or facility.

Where are you looking?

- How far are you willing to travel to see a provider? Indicate the number of miles here based on the ZIP Code or address of your school or residence.
A list of providers/facilities will be displayed based on your search criteria. Here are some things to note:

- You can print the results or email them.
- You can click on the name and get more information on the provider.
- You can narrow your search by specialty or the doctor’s gender.
SEEING A SPECIALIST

• Phone the doctor’s office and confirm that he or she is an Anthem Blue Cross PPO provider.
• Make an appointment.
• Arrive 15 minutes early for your appointment. Bring your REFERRAL FORM and insurance ID card with you.
• Every visit to a health care professional, whether at Student Health Services, specialist office, ER, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.
• Note: You are not required to see in-network PPO doctors. If you choose to see a provider who is not an Anthem Blue Cross PPO provider, you will have to pay 30% of the charges.

USING THE PHARMACY

• If your doctor prescribes a medication, you may fill it using any pharmacy, including CVS, Rite Aid, Walgreens, and Walmart.
• ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
• You will have to pay for prescriptions in full at the time of pickup.
• Send all receipts with a claim form (you can download a form at www.4studenthealth.com/miracosta) to: Anthem Blue Cross. You will be reimbursed 50% of the cost. Make copies of all receipts for your records before you mail them.
YOUR OUT-OF-POCKET COSTS

- The cost of the premium
- A $50 deductible once per year (waived at Student Health Services and for PPO office visit only)
- A $10 copay when you go to a Doctor’s office (waived if you visit Student Health Services)
- A $150 deductible if you go to the ER (waived if you are admitted to hospital)
- 50% of the cost of prescriptions (you must pay for your prescriptions in full and then send a claim for 50% reimbursement)
- Out-of-network coinsurance (30% of total charges) if you don’t use a PPO provider
- Total amount for any services not covered by insurance (exclusions)

HOW DO CLAIMS WORK?

1. After you receive treatment, the doctor or provider will send a bill to the insurance company for the charges.
2. The insurance company will review the doctor’s statement and determine the payment for each itemized procedure.
3. The insurance company will then send you an EXPLANATION OF BENEFITS. This is not a bill. It is a notification of what the insurance company will pay your doctor.
4. The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance.
5. You must pay for any amount the insurance company doesn’t cover. If you don’t pay, it will affect your credit and possibly your visa status. Note: Most charges are covered at 100% if you use a PPO doctor.
DO YOU NEED TO SUBMIT A CLAIM?

• In most cases, the provider will submit the claim for you.
• If you are requested to pay for services upfront, then you will need to complete a claim form in order to be reimbursed by the insurance company.
• Go to www.4studenthealth.com/miracosta to download a form.
• Send a claim form with the bills and receipts for medical treatment to:
  Anthem Blue Cross Life and Health Insurance Company
  P.O. Box 60007
  Los Angeles, CA 90060-0007
• Make sure you fill out the form completely so your claim will be processed promptly.
• Keep copies of all the documents you submit for claims.
• To check the status of a claim you submitted, call Anthem Blue Cross at 1-800-695-1164.

For questions about claims or benefits, please contact:
GGH Benefits - Anthem Blue Cross
Phone: 1-888-850-4770
Website: www.gghstudents.com
Claims phone number: 1-800-695-1164
Claims payment address:
  Anthem Blue Cross Life and Health Insurance Company
  P.O. Box 60007
  Los Angeles, CA 90060-0007

No-Cost Language Services:
You are eligible to access the services of an interpreter to have insurance documents read to you in your native or preferred language, at no cost to you. To use this free service, call the number listed on your insurance ID card or 1-800-695-1164. For further help, call the CA Department of Insurance at 1-800-927-4357.
THANK YOU!

Questions?

Please call us if you have any questions about this presentation or the brochure. We are happy to assist you!

Ascension Benefits & Insurance Solutions - Student Health

Phone: 1-800-537-1777
Fax: 1-310-394-0142
E-mail: customerservice.la@ascensionins.com
Website: www.4studenthealth.com/miracosta