



2017-2018

USING YOUR INSURANCE



English Language Institute
International Student Insurance Plan



Your Insurance ID Card

You will receive an email from GeoBlue at the start of each semester/term notifying you to download your ID card. You may also set up an account at www.geobluestudents.com to access your ID card any time. If you need to seek medical treatment before you receive notice that your ID card is active, please contact Ascension at **(800) 537-1777** to obtain your insurance ID number.

Keep your ID card with you at all times! You will need your card when you visit Student Health Services or the doctor's office, urgent care, or hospital.



What You Will Pay

- The cost of the insurance charge
- A \$25 copay when you go to a doctor's office (waived if you visit Student Health Services)
- A \$25 copay when you go to an urgent care center when the SHS or doctor's office is closed
- A \$100 copay if you go to the emergency room (waived if you are admitted to hospital)
- 50% of the cost of prescription medication (you must pay in full at the time of pickup and then send a claim for 50% reimbursement)
- Out-of-network coinsurance if you don't use an in-network provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Member Guide)



Where to Access Care

If you experience a sickness or an injury, here are the places you should go to access care. Each of these are discussed in detail on the following pages.

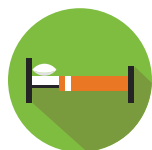
- **Student Health Services**, for minor illness or injuries
- **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for illness or injuries when Student Health Services or your doctor's office is closed
- **Hospital**, for scheduled surgery or a medical emergency only



What Does “In-Network” Mean and Why Does It Matter?

- In-network means providers such as doctors, specialists, and hospitals that accept this insurance plan. *(Note: Sometimes it is also called “PPO” or “Preferred” network.)*
- The network for this plan is **Blue Cross Blue Shield**, also known as “**Blue Card PPO Basic.**”
- If you use an in-network provider, covered medical services are paid by the insurance company at 100%. If you use an out-of-network provider, meaning a provider who is not in-network, covered medical expenses are paid at 80%. *(Note: Copays are not included in what the insurance company pays.)*
- All providers listed on the GeoBlue Member website www.geobluestudents.com are available to you for consultation and treatment. Select **Blue Card PPO Basic** as the network.
- Always check with the doctor or medical facility directly to confirm that they accept **Blue Card PPO Basic (Blue Cross Blue Shield)** before you receive treatment.

It is best to locate an in-network doctor, urgent care center, and emergency room near you before you get sick.



What Is Covered?

- \$500,000 benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 100% (after copay) when you use an in-network provider; or 80% when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and out-patient
- Physical therapy, chiropractic care, acupuncture
- An annual women’s cervical cancer screening and a breast exam
- Tests, procedures, and laboratory services, such as X-rays and blood draws
- Pregnancy and maternity
- Prescriptions, covered at 50% of actual charge (contraceptives covered at 100%)

Limitations, copays, and coinsurance may apply. Please see the Plan Certificate for full benefit details.



Campus Health Center

For general medical care, please visit Health Services. They can treat many conditions or refer you to another doctor or specialist, if necessary.

Oceanside Campus
1 Barnard Drive
Building 3300, Room 3326
Oceanside, CA 92056
(760) 795-6675

San Elijo Campus
3333 Manchester Avenue
Student Center, Room 922
Cardiff, CA 92007
(760) 944-4449

Student Health Services' hours are subject to change. Please visit www.miracosta.edu/student-services/health-services for more information.



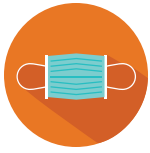
Getting a Medication

1. If your doctor prescribes a medication, you may fill it using any pharmacy, including CVS, Rite Aid, Walgreens, and Walmart.
2. ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
3. You will have to pay for prescriptions in full at the time of pickup.
4. Visit www.4studenthealth.com/miracosta-eli to download a claim form and fill out the form completely.
5. Send all receipts with the completed claim form to the address on the form. You will be reimbursed 50% of the cost of the drug. Make copies of all receipts for your records before you mail them.



Doctor Visits

- When you have a health care need, such as a sickness, injury, or other medical concern, schedule an appointment to see a doctor.
- Use an in-network doctor whenever possible. *Note: You are not required to see in-network doctors; however, if you choose to see a doctor who is not an in-network provider, you will have to pay 20% of charges.*
- To find an in-network provider, follow these instructions:
 1. Go to www.geobluestudents.com and under “Find a Provider” select “**U.S. Providers.**”
 2. Type in the first three numbers of your member ID or choose your Network (**Blue Card PPO Basic**).
 3. You can search by name, specialty, procedure, or more.
 4. Enter your ZIP code for location and press “GO.”
 5. Select a doctor from the list.
- Phone the doctor’s office to make an appointment. Tell them you have **Blue Card PPO Basic** insurance (part of the [Blue Cross Blue Shield Preferred Provider Network](#)).
- Arrive 15 minutes early for your appointment. Bring your REFERRAL FORM from Student Health Services (if you received one) and insurance ID card with you.
- Every visit to a health care professional, whether at Student Health Services, doctor’s office, emergency room, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.



Urgent Care

Do not go to the hospital for minor illnesses or injuries! If you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an **urgent care center**.

Hospital emergency rooms typically charge *2-3 times more* than a doctor's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some in-network urgent care centers close to campus:

1. Doctor's Express of Oceanside
4171 Oceanside Boulevard, Suite 109
Oceanside, CA 92056
(760) 216-6253
2. US Healthworks Medical Group
3910 Vista Way, Suite 106
Oceanside, CA 92056
(760) 941-2000
3. MinuteClinic Diagnostic
455 Encinitas Boulevard
Encinitas, CA 90204
(760) 967-9900



Hospital Emergency Room

In the case of a life-threatening emergency, call 911 for an ambulance or go to the nearest hospital emergency room (ER).

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.



How Claims Work

1. After your visit, 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 an in-network provider.*



Submitting a Claim

- **In most cases, the provider will submit the claim for you.**
- If you are asked to pay for services up front, you will need to complete a claim form in order to be reimbursed (paid back) by the insurance company.
- Go to www.4studenthealth.com/miracosta-eli to download a form.
- Send a claim form with bills and receipts for medical treatment to:
GeoBlue
P.O. Box 21974
Eagan, MN 55121
- 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 GeoBlue at **(844) 268-2686**.

For questions about claims or benefits, please contact:

GeoBlue
Phone: **(844) 268-2686**
Website: www.geobluestudents.com

Please call us if you have any questions about this Plan.
We are happy to assist you!

Ascension Benefits & Insurance Solutions
Student Health



[\(800\) 537-1777](tel:(800)537-1777)



customerservice.la@ascensionins.com



www.4studenthealth.com/miracosta-eli



Ascension™

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. For further help, call the CA Department of Insurance at **[\(800\) 927-4357](tel:(800)927-4357)**.