



2017-2018 | PLAN SNAPSHOT

MiraCosta College

International Student Insurance Plan

Welcome to the 2017-2018 International Student Insurance Plan! Below are brief highlights of plan benefits, as well as important dates and costs of coverage. For more information, please consult the Plan Certificate. For questions about or help with enrollment, contact Ascension at **(800) 537-1777**.

You can find all plan materials at www.4studenthealth.com/miracosta. If you have questions about benefits, please call GeoBlue at **(844) 268-2686**.

If You Need to See a Doctor

You should go to Student Health Services (SHS) on campus for treatment first or to receive a referral. There is no copay at SHS. **Student Health Services is located at:**

Oceanside Campus 1 Barnard Drive Building 3300, Room 3326	San Elijo Campus 3333 Manchester Avenue Student Center, Room 922
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If SHS is closed or you are away from campus, visit a PPO doctor or urgent care center for treatment. In order for your medical bills to be paid at 100% (after copay) when you seek treatment off-campus, the provider you visit must be a member of the Preferred Provider Organization (Blue Card PPO Basic, part of Blue Cross Blue Shield). To locate a PPO provider, visit www.geobluestudents.com or call **(844) 268-2686**.

What's Covered

- Doctor visits
- 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
- Prescription drugs

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

Rates and Important Dates

Rates are effective 08/01/2017 to 07/31/2018. Rates include medical insurance premium and administrative fees.

Term	Dates	Student Rate
Fall	08/01/2017-01/31/2018	\$708.00
Early Arrival Spring	01/01/2018-07/31/2018	\$826.00
Spring	02/01/2018-07/31/2018	\$708.00
Summer	06/01/2018-07/31/2018	\$236.00

For more information, including enrollment deadlines and dependent rates, please visit www.4studenthealth.com/miracosta.

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, doctor's office, urgent care, or hospital.

Additional Plan Information

Please note the following levels for coinsurance, copays, and other costs of this coverage.

	Blue Cross Blue Shield Provider	Out-of-Network Provider
Covered Percentage	100% of Allowed Charges	80% of Reasonable Expenses
Office Visit Copay	\$25 per visit (waived at SHS)	None (coinsurance applies)
Urgent Care Copay	\$25 per visit	None (coinsurance applies)
Hospital Visit Copay	\$100 per visit	None (coinsurance applies)
Emergency Room Copay	\$100 per visit (waived if admitted)	None (coinsurance applies)
Prescription Drugs	Paid at 50% of charges* (contraceptives covered at 100% of charges)	
Out-of-Pocket Maximum	\$2,500 per person, per policy year	

* You must pay for prescriptions in full at the time of pickup, then submit a claim for reimbursement.