

MiraCosta College

International Student Insurance Plan

Why do I need health insurance?

Medical care in the U.S. is expensive and complicated. There is no free medical care. A typical doctor visit averages \$150, and an overnight hospital stay can cost thousands of dollars. When an unforeseen accident or illness occurs, it is important that you have insurance to help cover these high costs. When used in accordance with the guidelines, the insurance policy provided by your school is designed to cover 100% of the cost (after applicable copays) of necessary medical treatment as well as 50% of the cost for medications.

We know the health care system in the U.S. may be very different from what you are used to, so please call Relation Insurance Services with any questions you might have at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).

How do I enroll? Can I enroll my dependents?

Visit www.4studenthealth.com/miracosta to enroll online with a credit card. You can obtain an enrollment form from the International Office to pay by check or money order. You can also use the form to enroll in the plan, you may also enroll your spouse, domestic partner, or children under the age of 26. Dependents may only be enrolled later if it is within 31 days of marriage, birth, adoption, or arrival in the U.S.

For questions about enrollment, contact Relation at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).

How do I get my 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 Relation at **(800) 537-1777** to obtain your insurance ID number.

Carry your ID card with you at all times! You will need your card when you visit the campus health center, doctor's office, urgent care, or hospital.

What should I do if I need to see a doctor?

You should go to the campus health center first (there are two locations) for treatment or a referral to an off-campus doctor or medical facility. Check your school website for hours and appointment information. There is no copay at the campus health center. Please note you must be enrolled in classes to use any services at the campus health center.

If you cannot visit the campus health center first, seek medical care from an in-network doctor or urgent care. Remember, in order for a medical bill to be paid at 100% after copays when you seek treatment off-campus, the doctor or hospital you visit must be a member of the Preferred Provider Organization (Blue Card PPO, part of Blue Cross Blue Shield).

What if it is an emergency, such as an accident or life-threatening situation?

In the case of an emergency go to the nearest hospital or call **911**. You may receive treatment at any hospital. There is also a \$100 copay for each hospital visit, inpatient or outpatient. Each emergency room visit has a \$100 copay per visit (waived if admitted to hospital).

What if it is not an emergency, but the campus health center or doctor's office is closed?

If it is *not* a life-threatening condition but you need to see a doctor right away and cannot wait for a scheduled appointment, visit an urgent care center rather than a hospital emergency room. Hospital emergency rooms generally charge more for services than doctors' offices or urgent care centers. **Using an urgent care center instead of a hospital emergency room will save you money.** Urgent care centers provide medical treatment for sicknesses and minor injuries or when immediate care is needed.

You must pay a \$25 copay at an urgent care center.

The following urgent care centers are part of the PPO network:

Doctors Express of Oceanside

4171 Oceanside Boulevard, Suite 109

Oceanside, CA 92056

(760) 216-6253

Concentra Urgent Care

3910 Vista Way, Suite 106

Oceanside, CA 92056

(866) 944-6046

Scripps Coastal Medical Center

130 Cedar Road

Vista, CA 92083

(760) 806-5400

What does "in-network" or "PPO" mean?

"In-network" or "PPO" means that the doctor or medical facility is part of the Preferred Provider Organization. It is a network of doctors, specialists, and hospitals that accept this insurance plan. All participating providers listed on the website www.geobluestudents.com are available to you for consultation and treatment. Check with the doctor or medical facility directly to confirm that they are still participating in the network before you receive treatment.

How much do I have to pay?

After you are enrolled in the plan, the insurance will pay for most covered treatment and services, but you will be required to pay for applicable copays and coinsurance yourself.

There is a \$25 copay at a doctor's office. There is also a \$100 copay for each hospital visit, inpatient or outpatient. Each emergency room visit has a \$100 copay per visit (waived if admitted to hospital).

You must also pay 20% of charges (your coinsurance) for out-of-network providers. The coinsurance for prescription drugs is 50% of the cost of the drug.

Note that you will be responsible for any charges you incur for treatment or services that are *excluded* or *limited* under this plan, so please read the Plan Certificate carefully before seeking treatment.

How do I find a PPO doctor?

1. Go to www.geobluestudents.com and under "Find a Provider," select "U.S. Providers."
2. Enter your city and state, or ZIP code, for the location.
3. Click on "Select a Plan."
4. Type in the code "QHS" from your member ID card and click "Go" to search.
5. Fill in the "Select a category" section and click to find a Provider.

What do I need to bring with me for a scheduled visit with a doctor or hospital?

Always bring your insurance ID card and photo identification. In addition, be sure to bring cash or a credit card to pay your copay directly to the provider.

Does the plan cover preventive care?

Your insurance is an accident and sickness policy. This means your insurance covers you only when you are sick or you have had an accident. However, there is an annual women's wellness visit, which includes a cervical cancer screening and a breast exam. There is also 100% coverage with no cost sharing for contraceptive medications, services, and devices.

Are prescription drugs covered?

Yes, outpatient prescription drugs are covered at 50% of actual charges. Contraceptive drugs are covered at 100% of actual charges. You should always ask for the generic form (not brand name) of the drug, if available, as this will decrease the cost. You may use any pharmacy, including CVS, Rite Aid, and Walgreens. *Please note that you will need to pay for prescriptions in full, then submit a claim for reimbursement for the portion the Company is responsible for paying.*

Is vision or dental coverage provided under this plan?

General vision and dental benefits are not provided by this student insurance plan. Please contact Relation at **(800) 537-1777** or visit www.4studenthealth.com/supplemental-plans for details on other options.

Where do I send my bills, claims, or any other important information?

If you are billed for medical services (not including your copays), you must send copies of the bills to the claims department. You should include your referral from the campus health center, if applicable. The claims department may require further information to process your claim; send requested information as soon as possible to prevent delays in processing your claim. Send your copies and claims to the following address:

GeoBlue
P.O. Box 21974
Eagan, MN 55121

To check the status of your claim, you may contact GeoBlue by calling **(844) 268-2686**. You may request a representative who speaks your native language, if needed.

What if I pay for services such as doctor visits or prescriptions?

If you paid for a prescription or a doctor or hospital visit (other than copays), submit a claim form for reimbursement. Download a claim form at www.4studenthealth.com/miracosta, fill it out completely, and then send completed claim form and receipts to the claim department address. Always keep copies of claim documents for your records.

What if I'm outside California or the U.S. and need medical treatment?

Coverage is worldwide. Any treatment received outside California is covered at 100% in-network and 80% out-of-network, after the copays. The copays cannot be waived. All medical bills, receipts, and other information should be sent to the claims department address.

What if my visa status changes?

If your visa status changes, you are no longer eligible for coverage under this insurance plan. Your coverage will be terminated. If you have not used the insurance and you are returning to your home country, you may request a refund from the school for the number of full months remaining in the term.

Am I still eligible for coverage if I graduate and go on an Optional Practical Training work permit?

Yes, you are still eligible, but you cannot enroll through the school. You must contact Relation at **(800) 537-1777** to obtain an enrollment form. In addition, students who are on Optional Practical Training must provide a Verification of Practical Training Letter to be eligible for this insurance coverage and must purchase OPT coverage within 30 days of the expiration date of their prior coverage.

Where can I find additional information on the plan?

Visit www.4studenthealth.com/miracosta. There you can review your insurance plan benefits and coverage dates, download claim forms and instructions for filing a claim, search for a doctor, and much more!