

MiraCosta College – English Language Institute

International Student Insurance Plan

Welcome to the 2019–2020 International Student Insurance Plan! Below are brief highlights of plan benefits, as well as important dates and costs of coverage. You can find all plan materials, including the Plan Certificate, at www.4studenthealth.com/miracosta-eli.

For questions about enrollment or eligibility, contact Relation Insurance Services at **(800) 537-1777**. For questions about benefits, please call GeoBlue at **(844) 268-2686**.

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 Insurance Services 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, hospital, or pharmacy.

If You Need to See a Doctor

You should go to the campus health center for treatment first or to receive a referral. There is no copay. **The campus health center is located at 1 Barnard Drive, Building 3300, Room 3326, Oceanside Campus.**

If the campus health center 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, the provider you visit must be a member of the Preferred Provider Organization (Blue Card PPO, 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, coinsurance, and copays may apply. Please see the Plan Certificate for full benefit details.

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 campus health center)	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	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, then submit a claim for reimbursement.

Rates and Important Dates

Rates are effective 08/01/2019 to 07/31/2020. Rates include medical insurance premium and administrative fees.

	Student	Spouse/ Domestic Partner	One Child	Two or More Children
Session 1 08/01/2019 to 10/31/2019	\$ 378.75	\$ 1,086.12	\$ 585.75	\$ 1,171.50
Session 2 10/01/2019 to 12/31/2019	\$ 378.75	\$ 1,086.12	\$ 585.75	\$ 1,171.50
Fall Continuation 11/01/2019 to 12/31/2019	\$ 252.50	\$ 724.08	\$ 390.50	\$ 781.00
Session 3 01/01/2020 to 03/31/2020	\$ 378.75	\$ 1,086.12	\$ 585.75	\$ 1,171.50
Session 4 03/01/2020 to 05/31/2020	\$ 378.75	\$ 1,086.12	\$ 585.75	\$ 1,171.50
Spring Continuation 04/01/2020 to 05/31/2020	\$ 252.50	\$ 724.08	\$ 390.50	\$ 781.00
Session 5 06/01/2020 to 07/31/2020	\$ 252.50	\$ 724.08	\$ 390.50	\$ 781.00

For more information, please visit:
www.4studenthealth.com/miracosta-eli