

2017–2018 | FREQUENTLY ASKED QUESTIONS (FAQ)

California State University, East Bay

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 deductible and copay) of necessary medical treatment as well as 50% of the cost for medications, after \$50 plan year deductible.

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

How do I enroll? Can I enroll my dependents?

Visit www.4studenthealth.com/csueb to enroll online with a Visa or MasterCard, or you can download an enrollment form to pay by check or money order.

If you enroll in the plan, you may also enroll your spouse, or children under the age of 26. Dependents must be enrolled at the same time you enroll or within 31 days of marriage, birth, adoption, or arrival in the U.S. For questions about enrollment, contact Ascension at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. PT).

How do I get my insurance ID card?

Your insurance ID card will be sent to you via email. You may also download a copy of your ID card from www.geobluestudents.com. If you need to seek medical treatment before you receive your card, please contact Ascension at **(800) 537-1777** to obtain your insurance ID number.

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

You should go to Student Health & Counseling Services (SHCS) first for treatment or a referral to an off-campus doctor or medical facility. Check your school website for hours and appointment info. There is no copay and the deductible is waived at the health center. If you cannot visit SHCS first, you can still seek medical help elsewhere, but the copay will *not* be waived for you. Please note you must be enrolled in classes to use any services at SHCS.

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 Cross PPO Basic, 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 emergency room visits (waived if admitted to hospital).

What if it is not an emergency but the SHCS or the 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 doctor's 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.

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

1. Lifelong Medical Care
21297 Foothill Boulevard, Suite 202
Hayward, CA 94541
(510) 583-1331
2. St. Francis Urgent Care Center
1649 Industrial Parkway West
Hayward, CA 94544
(510) 789-9400
3. Palo Alto Medical Foundation
20130 Lake Chabot Road, Suite 201
Castro Valley, CA 94546
(510) 728-8000

What is 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 copays, deductibles, and coinsurance yourself.

The deductible for this plan is \$50 per individual/ \$125 per family, per policy year. The deductible is waived for PPO provider preventive services. There is a \$10 copay at a doctor's office (waived at SHCS). There is also a \$100 copay for emergency room visits (waived if you are admitted to hospital). You must also pay 30% of charges (your coinsurance) for out-of-network providers. The coinsurance for prescription drugs is 50% of the cost of the drug after the \$50 plan year deductible has been met.

You will also 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, hospital, or urgent care center?

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 city or ZIP code for location and press “GO.”
5. Select a doctor from the list, and call to make an appointment.

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 deductible or copay directly to the provider.

Does the plan cover preventive care?

Yes, this plan covers recommended immunizations, routine physical exams, and certain tests and screenings at 100% at an in-network provider, with the deductible and copay waived. 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, after the \$50 plan year deductible has been met. Contraceptive drugs are covered at 100% of actual charges (deductible does not apply). 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 at the time of pickup, then submit a claim for reimbursement for the portion the company is responsible for paying.*

Is vision or dental coverage provided under this plan?

No, unless you are under age 19. Please contact GeoBlue at **(844) 268-2686** for questions about benefits.

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. The claims department may require further information to process your claim, such as a copy of your SHCS referral. 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 have paid for a prescription or a doctor or hospital visit (other than copays), you will need to submit a claim form for reimbursement. Download a claim form at www.4studenthealth.com/csueb, fill it out completely, and then send completed claim form and receipts to the claims department address. Always keep copies of claim documents for your records.

What if I'm outside California or the United States and need medical treatment?

Any treatment received outside of California is covered at 100% in network and 70% out of network, after the copays. The copays cannot be waived. You have coverage for services and supplies furnished in connection only with urgent care or an emergency when traveling outside the United States. All medical bills, receipts, and other medical claims information should be sent to:

GeoBlue
P.O. Box 21974
Eagan, MN 55121

What if my visa status changes?

If your visa status changes or if you terminate your F-1 status, 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. Visit your school page at www.4studenthealth.com/csueb to obtain an enrollment form. The school will provide confirmation of OPT eligibility via email, and you must purchase OPT coverage within 30 days of the expiration date of your prior coverage.

Where can I find additional information on the plan?

Visit www.4studenthealth.com/csueb. 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!