Frequently Asked Questions (FAQ)

CITY COLLEGE OF SAN FRANCISCO
INTERNATIONAL STUDENT INSURANCE PLAN

Why do I need health insurance?
Medical care in the U.S. is expensive and complicated. A typical physician visit averages $250, 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 the majority of the cost of necessary medical treatment and medications.

We know the health care system in the U.S. may be hard to understand. 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 get my Insurance ID card?
Once you are enrolled in the plan, you will receive an email notifying you that your ID card is available. Log in or create an account at www.4studenthealth.com/ccsf. You may also download your ID card from the Relation Member Portal or RelationGO.

If you need medical treatment before you receive notice that your ID card is active, please contact Relation at (800) 537-1777. Carry your ID card with you at all times!

Where do I go to access care?
- Campus health center, for minor illness or injuries
- Physician's office, for medical concerns and sick visits
- Urgent care center, for illness or injuries when the campus health center or the physician's office is closed

What if I have an emergency, such as an accident or life-threatening situation?
Call 911 or go to the nearest hospital emergency room.

What does “in-network” or “PPO” mean?
In-network means providers, such as physicians, specialists, and hospitals, who are contracted with this insurance plan to provide their services at a discounted cost. The network for this plan is Aetna Passport to Healthcare® Primary PPO.

How do I find a PPO physician, hospital, or urgent care center?
1. Visit www.aetna.com/docfind/custom/passport
2. Enter your location and range, then click “Search.”
3. Select the Passport to Healthcare® Primary PPO, then click “Continue.”
4. Type the name, specialty, or type of provider you’re looking for into the search bar, or click the corresponding category.
5. Select a provider from the list, and call to make an appointment.

What do I need to bring with me for a scheduled visit with a physician or hospital?
Always bring your insurance ID card and photo identification. In addition, bring a method of payment to pay your copay and coinsurance.

How do I enroll? Can I enroll my dependents?
Visit www.4studenthealth.com/ccsf to enroll online with a credit card, or visit Cloud Hall, Room 212 to request an enrollment form to pay by check or money order.

At the time you 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. You may also enroll dependents by downloading an enrollment form to pay by check or money order.

Am I still eligible for coverage if I graduate and go on an Optional Practical Training work permit?
Yes, you are still eligible for 12 consecutive months of insurance coverage, but you cannot enroll through the website. You must contact the Office of International Programs (international@ccsf.edu) 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.

What if my 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.
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 deductibles, coinsurance, and copays yourself. Please refer to the Plan Summary for full benefit details.

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 100% coverage with no cost sharing for contraceptive drugs.

Are prescription drugs covered?
Yes, most prescription medications are covered at 50% (contraceptive drugs at 100% of actual expenses). If you visit an out-of-network provider, you must pay for the prescription in full and then submit a claim for reimbursement.

Is vision or dental coverage provided under this plan?
General vision and dental benefits are not provided by this student insurance plan.

How do my physician bills get paid?
In most cases, the provider will submit the claim for you. If you are required to pay for services up front, you will need to complete a claim form in order to be reimbursed by the insurance company.

What if I’m outside California or the U.S. and need medical treatment?
Coverage is worldwide; however, any treatment, services, or supplies incurred or received in your Home Country are only covered up to a maximum of $1,000 per Policy Year.

Where can I find additional information on the plan?
Visit www.4studenthealth.com/ccsf.

If there are any discrepancies between this document and the Policy, the Policy will govern.