

# Frequently Asked Questions (FAQ)

2020–2021

## CALIFORNIA STATE UNIVERSITY, SAN BERNARDINO INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)



### Why do I need health insurance?

Medical care in the U.S. is expensive and complicated. A typical doctor 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 enroll? Can I enroll my dependents?

Visit [www.4studenthealth.com/csusb](http://www.4studenthealth.com/csusb) to enroll online with a credit card.

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.

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?

Visit [www.4studenthealth.com/csusb](http://www.4studenthealth.com/csusb) and click on the Insurance ID Card icon. You will be redirected to the Anthem website where you will need to create a member account in order to access your ID card. If you need to seek medical treatment before you receive your member ID, call Anthem Blue Cross at **(800) 888-2108**.

**Carry your ID card with you at all times!**

### Where do I go to access care?

- **Campus health center**, for minor illness or injuries
- **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for illness or injuries when the campus health center or the doctor's office is closed
- **Hospital**, for scheduled surgery or a medical emergency only

If you cannot visit the campus health center first, seek medical treatment from an Anthem PPO provider to save you money.

### 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 doctors, specialists, and hospitals, are contracted with this insurance plan to provide their services at a discounted cost. The network for this plan is Anthem Blue Cross PPO.

### How do I find a PPO doctor, hospital, or urgent care center?

1. Visit [www.anthem.com/ca](http://www.anthem.com/ca) and click **Find a Doctor**, located on the Menu bar toward the top right of the webpage.
2. Click **Guests**.
3. “What type of care are you searching for?” Select **Medical**. “What State do you want to search in?” Select **California**. “What type of plan do you want to search with?” Scroll down to select **Medical (Student Health)**. “Select a plan/network.” Select **Blue Cross PPO (Prudent Buyer) – Student Health** and click **Continue**.
4. Select a provider type and/or specialty, enter your address, ZIP code, or city and state, select the number of miles you would be willing to travel to the doctor's office, and click **Search**.
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 doctor or hospital?

Always bring your insurance ID card and photo identification. In addition, bring a method of payment to pay your deductible or coinsurance.

### 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 and coinsurance yourself. Please refer to the Policy for full benefit details.

### Does the plan cover preventive care?

Yes, preventive care services are included, such as physical exams, preventive screenings for cancer, women's annual exams, immunizations, etc.

### Are prescription drugs covered?

Yes. Most prescription medications, contraceptive drugs and devices are covered at Anthem pharmacies. If you use a non-network pharmacy, you must pay for the prescription in full and 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. Please contact Relation at **(800) 537-1777** or visit [www.4studenthealth.com/supplemental-plans](http://www.4studenthealth.com/supplemental-plans) for questions about these benefits.

### How do my doctor 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 (paid back) by the insurance company.

Download a claim form from [www.4studenthealth.com/csusb](http://www.4studenthealth.com/csusb), and send the completed form with all bills and receipts for medical treatment to:

Anthem Blue Cross Life and Health Insurance  
Company  
P.O. Box 60007  
Los Angeles, CA 90060-0007

**Keep copies of all the documents you submit.** To check the status of a claim you submitted, contact Anthem at **(800) 888-2108**. You may request a representative who speaks your native language, if needed.

### 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% non-network, after the deductible. The deductible cannot be waived. All medical bills, receipts, and other information should be sent to the claims department address.

### 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.

### Where can I find additional information on the plan?

Visit [www.4studenthealth.com/csusb](http://www.4studenthealth.com/csusb).