

# Snapshot

## IEC@DVC

### INTERNATIONAL STUDENT INSURANCE PLAN

#### Dates of Coverage

The plan is effective 08/10/2020 to 08/09/2021.

#### What's Covered (Treatment must be Medically Necessary)

- \$500,000 benefit year maximum for all eligible expenses
- Doctor visits
- Emergency expenses
- Surgery, in- and out-patient
- Physical therapy, chiropractic care, acupuncture
- Annual women's cervical cancer screening and a breast exam
- Tests, procedures, and lab 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.

**Coinsurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% when using Blue Card PPO providers, part of Blue Cross Blue Shield, and 80% when using out-of-network providers.

#### Benefits

|                       | Blue Cross Blue Shield PPO Provider You Will Pay:           | Out-of-Network Provider You Will Pay At Least: <sup>†</sup> |
|-----------------------|---|---|
| Office Visit          | \$20 copay per visit  | 20%   |
| Urgent Care           | \$20 copay per visit  | 20%   |
| Hospital Visit        | \$50 copay per visit  | 20%   |
| Emergency Room        | \$100 copay per visit (waived if admitted)                  | 20%   |
| Prescription Drugs    | 20% of charges* (contraceptives covered at 100% of charges) |   |
| Out-of-Pocket Maximum | \$2,500 per person, per policy year                         |   |

<sup>†</sup> Using out-of-network providers will cost you more money! Coinsurance is payable for Reasonable Expenses, the normal cost the provider would charge for services in the absence of insurance. Some out-of-network providers charge more than Reasonable Expenses and you will be responsible for these excess amounts over the listed coinsurance.

\* You must pay for prescriptions in full, then submit a claim for reimbursement.

2020–2021



#### Questions

**Enrollment & Eligibility**  
Relation Insurance Services  
(800) 537-1777

**Benefits**  
GeoBlue  
(844) 268-2686

**Plan Materials & Information**  
[www.4studenthealth.com/iec-dvc](http://www.4studenthealth.com/iec-dvc)

#### Insurance ID Card

Once you receive a Welcome Email from GeoBlue you can download your ID card. Visit [www.geobluestudents.com](http://www.geobluestudents.com) to set up an account! For help, contact Relation at (800) 537-1777.

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

#### Getting Care

Visit [www.geobluestudents.com](http://www.geobluestudents.com) or call (844) 268-2686 to find a **Blue Cross Blue Shield PPO** doctor, urgent care center or hospital.

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