

Frequently Asked Questions (FAQ)

2020–2021

NEW MEXICO STATE UNIVERSITY INTERNATIONAL STUDENT INSURANCE PLAN



Why do I need health insurance?

Medical care in the U.S. is expensive and complicated. A typical doctor visit averages \$200, 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?

You are automatically enrolled through your school; no action is needed to enroll yourself in the plan.

If you are a visiting scholar, visit www.4studenthealth.com/nmsu to enroll online with a credit card.

International and exchange students can enroll eligible dependents online by visiting www.4studenthealth.com/nmsu. All major credit cards are accepted. Your dependents (spouse, domestic partner, or children under the age of 26) must be enrolled before the start of the term or 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?

Once you receive a Welcome Email from GeoBlue you can download your ID card. Visit 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!**

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 a Blue Card 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 Blue Cross Blue Shield, also known as “Blue Card PPO.”

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. Click **Choose a location and plan.**
3. Enter your city and state, or Zip code, click on address to confirm, then click **Yes, this is correct.**
4. Click on **Doctors by name, Doctors by specialty, Places by name, or Places by type.**
5. Enter your search criteria, then click search.
6. Make your selection 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.

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 Certificate 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 an annual women's wellness visit, which includes a cervical cancer screening and a breast exam.

NEW THIS YEAR!

Limited immunization coverage and TB testing has been added.

Are prescription drugs covered?

Yes, outpatient prescription drugs filled at the Aggie Health and Wellness Center (AHC) will be covered at 100%. If you fill a prescription outside the AHC, coverage will be 50% of the actual charge.

For prescriptions filled outside of the AHC, you will need to pay for prescriptions in full, 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. Please contact Relation at **(800) 537-1777** or visit www.4studenthealth.com/supplemental-plans.

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/nmsu, and send the completed form with all bills and receipts for medical treatment to:

GeoBlue
P.O. Box 21974
Eagan, MN 55121

Keep copies of all the documents you submit. To check the status of a claim you submitted, contact GeoBlue at **(844) 268-2686**.

What if I'm outside New Mexico or the U.S. and need medical treatment?

When traveling outside the U.S., only emergency medical care is covered.

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.

Am I still eligible for coverage if I graduate and go on an Optional Practical Training work permit?

Yes, but you cannot enroll through the school. You must contact Relation at **(800) 537-1777** 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.

Where can I find additional information on the plan?

Visit www.4studenthealth.com/nmsu.