

Snapshot

NEW MEXICO STATE UNIVERSITY INTERNATIONAL STUDENT INSURANCE PLAN

2020–2021



Rates and Important Dates

Rates are effective 08/01/2020 to 07/31/2021. Rates include insurance premium and administrative fees.

	Student	Spouse/ Domestic Partner	Each Child	Two or More Children
Fall (New & Continuing Students) 08/01/2020 to 01/31/2021	\$ 780.00	\$ 2,682.00	\$ 1,998.00	\$ 3,996.00
Spring/Summer (New Students Only) 01/01/2021 to 07/31/2021	\$ 910.00	\$ 3,129.00	\$ 2,331.00	\$ 4,662.00
Spring/Summer (Continuing Students Only) 02/01/2021 to 07/31/2021	\$ 780.00	\$ 2,682.00	\$ 1,998.00	\$ 3,996.00

What's Covered (Treatment must be Medically Necessary)

- \$250,000 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
- Immunizations (\$250 maximum)
- TB testing (\$250 maximum)
- Pregnancy and maternity
- Prescription drugs
- Intercollegiate Sports (\$10,000 maximum)

Limitations, deductibles, 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 you use Blue Card PPO providers, part of Blue Cross Blue Shield, and 80% when you use out-of-network providers.

Benefits

	Blue Cross Blue Shield PPO Provider You Will Pay:	Out-of-Network Provider You Will Pay At Least: [†]
Deductible	\$100 per person, policy year	
Office Visit	\$20 copay per visit (waived at campus health center)	20%
Urgent Care	\$35 copay per visit	20%
Hospital Visit	\$50 copay per visit	20%
Emergency Room	\$100 copay per visit (waived if admitted)	20%
Prescription Drugs	\$0 at AHWC; 20% of charges at other pharmacies*	
Out-of-Pocket Maximum	\$2,500 per person, per policy year	

[†] 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.

Questions

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

Benefits
GeoBlue
(844) 268-2686

Plan Materials & Information
www.4studenthealth.com/nmsu

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!

Getting Care

Go to the campus health center. If you need to access care away from campus, visit www.geobluestudents.com or contact (844) 268-2686 to find a **Blue Cross Blue Shield PPO** doctor, urgent care center or hospital.

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Relation Insurance Services

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