



UNIVERSITY OF CALIFORNIA

INTERNATIONAL PROGRAMS – UC EXTENSION

2023

USING YOUR INSURANCE

UC Berkeley – Ext	www.4studenthealth.com/ext-ucb
UCD Continuing & Professional Education – Ext	www.4studenthealth.com/ext-ucd
UC Irvine – Ext	www.4studenthealth.com/ext-uci
UC Los Angeles – Ext	www.4studenthealth.com/ext-ucla
UC Riverside – Ext	www.4studenthealth.com/ext-ucr
UC San Diego – Ext	www.4studenthealth.com/ext-ucsd
UC Santa Barbara – Ext	www.4studenthealth.com/ext-ucsb
UCSC Silicon Valley – Extension	www.4studenthealth.com/ext-ucsc



How to Enroll

For questions about enrollment or to update contact information, such as a change of address, please contact your UC Extension International Student Office (not Anthem or Academic HealthPlans, Inc. [AHP] DBA Academic Health Insurance Services).

Covered students may also enroll their lawful spouse, domestic partner, and their dependent children under age of 26. Eligible dependents must be enrolled on the date the student enrolls or within 31 days of birth, adoption, marriage, arrival in the U.S., or termination of other coverage (proof of date may be requested). Students who wish to enroll their eligible dependents must contact your school. Enrollment and full premium payment for all newly acquired dependents (spouse and/or children) must be submitted within 31 days of the attainment of such dependents.



Your Insurance ID Card

To download your permanent insurance ID card, visit the [Anthem Website](#) or download the [Sydney Health Mobile App](#) and follow the instructions. If you need to seek treatment before your member ID card is available, call Anthem Blue Cross at **(800) 888-2108**. If you are not in Anthem's system, call AHP at **(800) 537-1777** to confirm enrollment.

Carry your ID card with you at all times! You will need your card when you visit the Student Health Center (SHC) if applicable, doctor's office, urgent care, or hospital.





Anthem Website

To create a member account and access your Insurance ID card from your computer, visit the Anthem Website at www.anthem.com/ca/register.

To register, enter your first name, last name, school-issued student ID and date of birth. Please note that the first name is limited to 16 characters and last name to 12 characters.



Sydney Health Mobile App

The Sydney Health app through Anthem gives you instant access to your benefits, ID card, and much more. To access your benefits, download the app from the  or  and create your account.



Where to Access Care

If you experience a sickness or an injury, here are the places you have access to. Each option is discussed in detail on the following pages.

- **Student Health Center (SHC)**, for minor illness or injuries (if available to you at your school)
- **Telehealth**, for medical advice via phone or video
- **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the SHC or doctor's office is closed
- **Hospital**, for scheduled surgery or a medical emergency only



What Does “In-Network” Mean and Why Does It Matter?

In-network means providers such as doctors, specialists, and hospitals that accept this insurance plan. *Note: Sometimes it is also called “PPO” or “Preferred” network.* The network for this plan is **Anthem Blue Cross Prudent Buyer PPO**.

If you use an Anthem provider, covered medical services are paid by the insurance company at 100%. If you use an out-of-network provider, covered medical expenses are paid at 50%. *Deductibles and copays are not included in what the insurance company pays.*



What You Will Pay

- The cost of the insurance charge
- A \$100 deductible per person, per policy year within the Anthem network and a \$200 deductible per person, per policy year out-of-network
- A \$75 copay after deductible if you go to the emergency room (waived if you are admitted to hospital)
- A \$10 copay for generic medications; \$35 copay for preferred and brand medications; \$50 copay for non-preferred and specialty medications when you fill your prescriptions at an Anthem pharmacy
- 50% out-of-network coinsurance if you do not use an in-network provider unless otherwise noted
- Full amount for any services not covered by insurance (see exclusions and limitations in the Plan Brochure)



Find a Doctor or Facility

- Visit www.anthem.com/ca and click **Find Care**, located on the Menu bar toward the top right of the webpage.
- Click **Guests**.
- “What type of care are you searching for?” Select **Medical**. “What State do you want to search with?” 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**.
- 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**.
- Select a provider from the list and call to make an appointment.

It is best to locate an Anthem doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Anthem Blue Cross Prudent Buyer PPO Network** before you receive treatment.



What’s Covered

- Unlimited benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 100% (after copays and deductible) when you use an Anthem provider; or 50% after deductible when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Physical therapy, chiropractic care, acupuncture
- Preventive care
- Pregnancy and maternity
- Prescriptions

Limitations, deductibles, coinsurance, and copays may apply.



Student Health Center

Student Health Centers (SHC) offer a wide range of medical treatment at a reduced cost to students. The Deductible is waived if you first utilize and/or are referred by the approved student health center. Please note that the deductible will not be waived for students who do not have access to a student health center or for dependents, as dependents do not have access to the student health centers.

If you have access to your student health center (see chart below), seek medical care at the SHC before seeking medical care off campus whenever possible. You may be charged a visit fee, which must be paid at the time of service, or you may need to pay up front for services and then submit a claim for reimbursement. In this case, you will need to request an itemized billing statement and submit it with your claim.

If you don't have access to your campus health center, seek treatment from Anthem preferred providers off campus whenever possible.

SCHOOL	AVAILABLE TO STUDENT
UC Berkeley – Extension	No
UCD Continuing & Professional Education – Extension	See Below*
UC Irvine – Extension	No
UC Los Angeles – Extension	See Below**
UC Riverside – Extension	Yes
UC San Diego – Extension	Yes
UC Santa Barbara – Extension	No
UCSC Silicon Valley – Extension	No

* Global Study Program students may visit the SHC for treatment; students from all other International Extension programs must seek care off-campus.

** UCLA Extension students may seek treatment at the Ronald Reagan UCLA Medical Center only, not the UCLA student health center.



Telehealth

From your mobile device or computer with webcam, you can use LiveHealth Online to visit with a board-certified doctor, psychiatrist, or licensed therapist through live video. To use, go to the Sydney Health app or www.livehealthonline.com.



Doctor Visits

When you have a health care need, such as a sickness, injury, or other medical concern, schedule an appointment to see a doctor.

- Use an Anthem Blue Cross doctor whenever possible. Note: You are not required to see Anthem Blue Cross doctors; however, if you choose to see a doctor who is not an Anthem Blue Cross provider, you will have to pay 50% of charges.
- Call the doctor's office to make an appointment. Tell them you have **Anthem Blue Cross PPO (Prudent Buyer)** insurance.
- Arrive 15 minutes early for your appointment.
- Bring your insurance ID card with you.

Every visit to a health care professional, whether at doctor's office, emergency room, urgent care center, etc., is treated confidentially. No information will be released without your express written consent.



Urgent Care

Do not go to the hospital for minor illnesses or injuries! If you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an **urgent care center**. Hospital emergency rooms typically charge 2-3 *times more* than a doctor's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.



Hospital Emergency Room

In the case of a life-threatening emergency, call **911** for an ambulance or go to the nearest hospital emergency room (ER).

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.



Getting a Medication

Fill your prescriptions at any Anthem pharmacy. To locate a pharmacy, visit www.anthem.com/ca or call **(800) 888-2108**.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- If you do not use an Anthem pharmacy, you will need to pay for the prescription in full and then submit a claim for reimbursement.
- Download a prescription claim form on your school's individual webpage at www.4studenthealth.com under **Pharmacy** in the USE YOUR INSURANCE section.
- Send all receipts with the completed claim form to the address on the form.
- Make copies of all receipts for your records before you mail them.



Claims

After your visit, the doctor or provider will send a bill to the insurance company for the charges. The insurance company will review the doctor's statement and determine the payment for each itemized procedure. The insurance company will then send you an Explanation of Benefits. This is not a bill. It is a notification of what the insurance company will pay your doctor.

The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance. You must pay for any amount the insurance company does not cover. If you do not pay, it will affect your credit and possibly your visa status. Note: Most charges are covered at 100% (after deductible) if you use an Anthem Blue Cross provider.

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 and fill it out completely.
- Claim forms are available at www.4studenthealth.com (followed by your school's shortcut), under **Claims** in the USE YOUR INSURANCE section.
- Attach itemized bills for X-rays, lab charges, etc.
- Submit your claim form and all bills pertaining to this claim to:

Anthem Blue Cross Life and Health Insurance Company
PO 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**.



Global Emergency Services

The following services are not part of the Plan underwritten by Anthem Blue Cross Life and Health Insurance Company. These value-added options are provided by AHP, in partnership with GeoBlue®.

You are covered for emergency health situations when travelling abroad. With our 24/7 help center and international network of doctor advisors, you have the right support and services when you need them through GeoBlue®.

Services include but are not limited to emergency medical evacuation, repatriation of remains, emergency trauma counseling, interpreters and a full range of services to help students through any difficulty away from home. All services must be arranged and provided by GeoBlue®.

If you require medical assistance and are more than 100 miles from your permanent residence or campus or are in another country, call the GeoBlue Global Health & Safety Team at **+1 (833) 511-4763**. You may find more detailed information at www.4studenthealth.com by clicking the **Travel Assistance** icon in the USE YOUR INSURANCE section on your school's web page.



Optional Practical Training

Students engaged in OPT or CPT can also be covered by the policy provided:

- the student's OPT/CPT immediately follows a course of study; and
- the student's OPT/CPT is no longer than 12 months in duration.

Contact your UC Extension International Student Office for details.

Q&A

If you have any questions about this Plan, please contact us at **(800) 537-1777**. We are happy to assist you!

No-Cost Language Services: You are eligible to access the services of an interpreter to have insurance documents read to you in your native or preferred language, at no cost to you. To use this free service, call the number listed on your insurance ID card. For further help, call the CA Department of Insurance at **(800) 927-4357**.

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

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