USING YOUR INSURANCE

COLLEGE OF SAN MATEO
INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)
www.4studenthealth.com/csm

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How to Enroll

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

To enroll your dependents online, visit www.4studenthealth.com/csm. Your dependents include spouse, domestic partner, or unmarried 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 Insurance Services at (800) 537-1777 (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).

Your Insurance ID Card

You will receive an email from Anthem Student Advantage once your ID card is ready to download. To download your permanent insurance ID card, visit the Anthem Website or download the Sydney Health Mobile App and follow the instructions below. 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 Relation 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 campus health center, 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 App Store or Google Play and create your account.
What You Will Pay

- The cost of the insurance charge
- A $200 deductible per policy year
- A $20 copay when you go to an Anthem doctor’s office or urgent care
- A $250 copay if you go to an Anthem emergency room (waived if you are admitted to hospital)
- A $100 copay when you visit an Anthem hospital
- 50% of the cost of prescription medication (if you do not use an Anthem pharmacy, you must pay in full, then send a claim for reimbursement)
- 20% coinsurance when you use an Anthem provider
- 40% out-of-network coinsurance if you do not use an Anthem provider
- Expenses in excess of the maximum Allowed Amount charged if you do not use an Anthem provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Policy)

Where to Access Care

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

- **Campus health center**, currently closed for in-person visits but available for telemedicine appointments
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the campus health center is closed
- **Doctor’s office**, for medical concerns and sick visits
- **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 who have a contract with this insurance plan. Sometimes it is also called “PPO” or “Preferred” network. The network for this plan is Anthem Blue Cross PPO (Prudent Buyer).

If you use an Anthem provider, covered medical services are paid by the insurance company at 80%. If you use an out-of-network provider, meaning a provider who is not part of Anthem Blue Cross, covered medical expenses are paid at 60%. Copays are not included in what the insurance company pays.

To find a Blue Cross Prudent Buyer provider:

1. Visit www.anthem.com/ca and click Find Care, located on the Menu bar toward the top right of the webpage.
2. Click Guests.
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.

It is best to locate an Anthem Blue Cross doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the Anthem Blue Cross PPO (Prudent Buyer) Network before you receive treatment. All providers listed on the Anthem website www.anthem.com/ca are available to you for consultation and treatment.

What’s Covered (Treatment must be Medically Necessary)

- Doctor visits and hospital charges paid at 80% (after deductible and copay) for Anthem services; or 60% of the Allowed Amount for out-of-network services
- Emergency room
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy, acupuncture and chiropractic care
- Prescription drugs (50% for most medications)

Limitations, deductibles, coinsurance, and copays may apply. Please see the Plan Brochure for more details.
Campus Health Center

Book a health telemedicine appointment while classes are in session at https://collegeofsanmateo.edu/wellnesscenter/. You will be directed to a Zoom waiting room where you’ll be assisted as soon as possible.

Monday–Thursday, 9:00 a.m. – 3:00 p.m.

Outside of this time, email csmwellness@smccd.edu or call (650) 574-6396.

Doctor Visits

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

1. 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 40% of charges.

2. Call the doctor’s office to make an appointment. Tell them you have Anthem Blue Cross PPO (Prudent Buyer) insurance.

3. Arrive 15 minutes early for your appointment.

4. Bring your insurance ID card with you.

Every visit to a health care professional, whether at a 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.

Here are some Anthem urgent care centers close to campus:

- After Hour Pediatrics Urgent Care Clinic Amc
  210 Baldwin Avenue
  San Mateo, California 94401
  (650) 579-6581

- Sutter Bay Medical Foundation
  100 S. San Mateo Drive
  San Mateo, California 94401
  (650) 696-4427

- Foster City Medical Center
  1241 E. Hillsdale Boulevard, Suite 270
  Foster City, California 94404
  (650) 918-5080
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 at www.4studenthealth.com/csm under Pharmacy in the USE YOUR INSURANCE section.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 50% of actual charges of the drug. 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.

1. Download a claim form and fill it out completely.
2. Claim forms are available at www.4studenthealth.com/csm under Claims in the USE YOUR INSURANCE section.
3. Attach itemized bills for X-rays, lab charges, etc.
4. 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, California 90060-0007

Keep copies of all the documents you submit. To check the status of a claim you submitted, call Anthem at (800) 888-2108.

What if I am outside California or the U.S. and need medical treatment?

Coverage is worldwide. If you plan to travel outside the U.S., call Anthem at (800) 888-2108 to find out your Blue Cross Blue Shield Global Core® benefits. Benefits for services received outside of the United States may be different from services received in the United States.

Optional Practical Training

You are still eligible for the insurance coverage offered through your school. Enroll online by visiting www.4studenthealth.com/csm. 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.
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.