

CALIFORNIA STATE UNIVERSITY, BAKERSFIELD INTERNATIONAL STUDENT INSURANCE PLAN



What's Covered (Treatment must be Medically Necessary)

- \$500,000 per covered injury or sickness
- Physician visits
- Specific emergency benefit expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy
- Maternity and prenatal care
- Prescription drugs
- Athletic Sports Activity (\$20,000 maximum per Injury – applies to international student athletes only)
- Trip Delay Quarantine Benefit (\$1,500 maximum)

Limitations and exclusions may apply. Please see the Plan Summary for more details.

Coinsurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% of the Preferred Allowance (PA) when you use **First Health PPO** providers, and 80% of Usual, Reasonable, and Customary (URC) Charges when you use out-of-network providers.

Benefits

	FIRST HEALTH PPO PROVIDER YOU WILL PAY:	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST: ¹
Deductible	\$250 per Person, per Policy Term (waived at SHC)	
Office Visit or Urgent Care Visit	\$15 copay per visit	20%, after \$15 deductible per visit
Specialist Visit Copay	\$30 copay per visit	20%, after \$30 deductible per visit
Hospital Room & Board	\$75 copay per visit	20%, after \$75 deductible per visit
Emergency Room Benefit	\$200 copay per visit (copay waived if admitted)	20%, after \$200 deductible per visit (deductible waived if admitted)
Prescription Drugs	\$20 copay Generic, \$50 copay All Other \$15 copay Contraceptives ²	

1. Using out-of-network providers will cost you more money! Coinsurance is payable for Usual, Reasonable, and Customary (URC) Charges, the most common charge for similar professional services, drugs, procedures, devices, supplies, or treatment within the area in which the charge is incurred. Some out-of-network providers charge more than URC and you will be responsible for these excess amounts over the listed coinsurance.
2. At out-of-network pharmacies you must pay for prescriptions in full, then submit a claim for reimbursement.

Questions

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

Benefits
Administrative Concepts, Inc. (ACI)
(800) 476-4802

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

Insurance ID Card

You will receive an email notifying you that your ID card is available to download. Visit www.4studenthealth.com/csub to log in or create 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.myfirsthealth.com or call (800) 226-5116 to locate a provider in the **First Health PPO Network**.

Prescription Drugs

Always use an **Express Scripts** pharmacy. To locate a pharmacy, visit www.express-scripts.com or call (800) 400-0136.

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Relation Insurance Services
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