USING YOUR INSURANCE

CALIFORNIA POLYTECHNIC STATE UNIVERSITY, SAN LUIS OBISPO
INTERNATIONAL STUDENT INSURANCE PLAN

www.4studenthealth.com/calpoly
How to Enroll
When you enroll in Cal Poly classes you are enrolled in the insurance plan; no action is needed to enroll yourself in the plan. If you want to continue your coverage over the summer when you are not enrolled in classes, please visit www.4studenthealth.com/calpoly to enroll with a credit card.

You can also enroll your dependents online. 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 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 GeoBlue at the start of each quarter notifying you to download your ID card. You may set up an account at www.geobluestudents.com to access your ID card any time. If you need to seek medical treatment before you receive notice that your ID card is active, please contact Relation at (800) 537-1777 to obtain your insurance ID number.

Carry your ID card with you at all times! You will need your card when you visit the doctor’s office, urgent care, or hospital.

What You Will Pay
• The cost of the insurance charge
• A $150 deductible per policy year (waived at the campus health center and at a Blue Card PPO doctor’s office)
• A $10 copay when you go to a Blue Card PPO doctor’s office (waived at the campus health center)
• No copay, after deductible, when using a Blue Card PPO urgent care facility
• A $150 copay after deductible if you go to a Blue Card PPO emergency room (waived if you are admitted to the hospital)
• A $15 copay for generic prescription medications, or a $30 copay for brand name medications (copays waived at campus health center)
• 30% out-of-network coinsurance if you do not use a Blue Card PPO provider
• Full amount for any services not covered by insurance (see exclusions and limitations in the Member Guide)
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.

- **Campus health center**, for minor illness or injuries
- **TeleMD” or 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

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

If you use a Blue Card PPO provider, covered medical services are paid by the insurance company at 100%. If you use an out-of-network provider, meaning a provider who is not part of the Blue Card PPO network, covered medical expenses are paid at 70%. **Copays are not included in what the insurance company pays.**

To find a Blue Card PPO provider:

1. Go to [www.geobluestudents.com](http://www.geobluestudents.com) and under “Find a Provider” select “**U.S. Providers.**”
2. Click **Choose a location and plan.**
3. Enter your address and city, or Zip code, click on address to confirm, then click **Yes, this is correct.**
4. Type in the code “QHS,” then click **Continue.**
5. Click on **Doctors by name, Doctors by specialty, Places by name, or Places by type.**
6. Enter your search criteria, then click **.**
7. Make your selection from the list, and call to make an appointment.

It is best to locate a Blue Card PPO doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Blue Card PPO Network** before you receive treatment.
What’s Covered
(Treatment must be Medically Necessary)

- Unlimited benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 100% (after copay and deductible) when you use a Blue Card PPO provider; or 70% 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
- Emergency Medical Evacuation (up to $50,000)
- Repatriation of Mortal Remains (up to $50,000)
- Emergency Family Travel Arrangements (up to $2,500)

Limitations, deductibles, coinsurance, and copays may apply. Please see the Plan Certificate for full benefit details.

Campus Health Center

For general medical care, please visit Campus Health & Wellbeing. The staff can treat many conditions or refer you to another doctor or specialist, if necessary.

Campus Health & Wellbeing
Building 27
San Luis Obispo, California 93407
Health: (805) 756-1211
Counseling: (805) 756-2511

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After-Hours Nurse Advice
To reach our after-hours nurse advise line, call (805) 756-1211. You may discuss any health related concerns privately and confidentially.

After-Hours Psychological Crisis
To reach our after-hours crisis counselor for psychological emergencies that cannot wait until the next business day, call (805) 756-2511.

Health Center Portal
All Cal Poly students are invited to visit the Health Center Portal available through the my.calpoly portal. Use the portal to schedule appointments, receive confidential secure emails from your health care provider and upload Health History Forms.
Healthcare at Your Fingertips

GeoBlue offers you the ability to obtain confidential access to your doctor via telephone or video call:

- Visit the [App Store](http://appstore.com) or [Google Play](http://play.google.com) and download Global TeleMD™ from Advance Medical Health Care Management Services
- Create a profile
- Log in

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.

1. Use a Blue Card PPO doctor whenever possible. Note: You are not required to see Blue Card PPO doctors; however, if you choose to see a doctor who is not a Blue Card PPO provider, you will have to pay 30% of charges.

2. Call the doctor’s office to make an appointment. Tell them you have Blue Card PPO insurance (part of the Blue Cross Blue Shield Preferred Provider Network).

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 the campus health center, 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 Blue Card PPO urgent care centers close to campus:

- Family & Industrial Medical Center Inc.
  47 Santa Rosa Street
  San Luis Obispo, CA 93405
  (805) 542-9598

- Med Stop Urgent Care Center
  283 Madonna Road, Suite B
  San Luis Obispo, CA 93405
  (805) 549-8880

- Cottage Urgent Care
  3830 Broad Street
  San Luis Obispo, CA 93401
  (805) 762-4996

Click here for maps to Urgent Care locations in San Luis Obispo
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._

[Click here](https://example.com/hospital-locations) for maps to Hospitals in San Luis Obispo

Getting a Medication

If your doctor prescribes a medication, you may fill it using any pharmacy, including the Campus Health & Wellbeing center (copays waived). Other pharmacies include Costco, CVS, Rite Aid, Walgreens, and Walmart.

Points to consider:

- **ALWAYS** ask for the generic form of the drug, if available; this will decrease the cost.
- You will have to pay the applicable copay for prescriptions.
- Non-prescription medications are not covered.
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 a Blue Card PPO 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 from [www.4studenthealth.com/calpoly](http://www.4studenthealth.com/calpoly), and send the completed form with all bills and receipts for medical treatment to:

GeoBlue
PO Box 21974
Eagan, Minnesota 55121

Fill out the form completely so that your claim will be processed promptly. 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 am outside California or the U.S. and need medical treatment?

Any treatment received outside California but within the U.S. is covered at 100% within the Blue Card PPO network and 70% out-of-network, after the applicable copay and deductible amounts.

When traveling outside the U.S., general medical care is not covered. Coverage is provided for services and supplies furnished in connection only with urgent care or a medical emergency. Applicable copay and deductible amounts will apply.

All medical bills, receipts, and other information should be sent to the claims department address.

Optional Practical Training

You are still eligible for the insurance coverage offered through your school. Enroll online by visiting [www.4studenthealth.com/calpoly](http://www.4studenthealth.com/calpoly). 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.
Please contact us if you have any questions about this Plan. We are happy to assist you!

Relation™ EDUCATION SOLUTIONS

📞 (800) 537-1777  
✉️ clientservices@relationinsurance.com  
🌐 www.4studenthealth.com/calpoly

**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:** CA License No. 0G55426. If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.