

# SNAPSHOT

## IEC@DVC

### INTERNATIONAL STUDENT INSURANCE PLAN

2021–2022



### Dates of Coverage

This plan is effective 08/10/2021 to 08/09/2022.

### What's Covered (Treatment must be Medically Necessary)

- \$500,000 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
- Pregnancy and maternity
- Prescription drugs

**Limitations, 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: <sup>1</sup>
Office Visit	\$20 copay per visit	20%
Urgent Care	\$20 copay per visit	20%
Hospital Visit	\$50 copay per visit	20%
Emergency Room	\$100 copay per visit (waived if admitted)	20%
Prescription Drugs	20% of charges <sup>2</sup> (contraceptives covered at 100% of charges)	
Out-of-Pocket Maximum	\$2,500 per person, per policy year	

1. 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.
2. 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/iec-dvc](http://www.4studenthealth.com/iec-dvc)

### Insurance ID Card

Once you receive a Welcome Email from GeoBlue you can download your ID card. Visit [www.geobluestudents.com](http://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

Visit [www.geobluestudents.com](http://www.geobluestudents.com) or call (844) 268-2686 to find a **Blue Cross Blue Shield PPO** doctor, urgent care center or hospital.

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