



Relationships *Matter.*

2022–2023

USING YOUR INSURANCE



**IRVINE VALLEY
COLLEGE**

IRVINE VALLEY COLLEGE

INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)

www.4studenthealth.com/ivc



How to Enroll

Visit www.4studenthealth.com/ivc to enroll online with a credit card, or you can download an enrollment form to pay by check or money order.

Dependents are not covered under this plan.

For questions about enrollment, call Relation Insurance Services at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).



How to Create a Wellfleet Account

Visit www.youtube.com/watch?v=leinGcJi9dg for a step-by-step video.

Once your account has been created, you can access your ID Card, claims, or benefits.



Your Insurance ID Card

To access your ID card, visit www.wellfleetstudent.com.

(If you entered the School Address when enrolling in the coverage, you will not receive a mailed insurance ID card until you contact Relation to update your mailing address.)

Carry your ID card with you at all times! You will need your card when you visit the campus health center, physician's office, urgent care, or hospital.



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
NOTE: A referral to a physician's office is not required; however, the deductible is waived with a referral from the campus health center.
- **Physician's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the physician'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 **Cigna PPO**.

If you use a Cigna provider, covered medical services are paid by the insurance company at 100% (after deductible). If you use an out-of-network provider, covered medical expenses are paid at 75% (after deductible). *Copays are not included in what the insurance company pays.*



What You Will Pay

- The cost of the insurance charge
- A \$100 deductible per policy year (waived with referral by the campus health center or when the campus health center is closed)
- A \$10 copay for generic medications, a \$20 copay for preferred brand medications, a \$40 copay for non-preferred brand medications, and a \$40 copay for specialty drugs
- 25% out-of-network coinsurance if you do not use a Cigna network provider
- Expenses in excess of Usual and Customary (U&C) charges if you do not use a Cigna provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Plan Certificate)



Find an In-Network Doctor or Facility

1. Visit hcpdirectory.cigna.com and at the top of the page, click on **Find a Doctor, Dentist, or Facility**.
2. Click on **Employer or School** and enter your Address and City, or Zip. Click on **Doctor by Type, Doctor by Name, or Health Facilities** and make your selection in the drop down.
3. Click **Continue as guest**.
Note: you will not be able to create a Cigna account).
4. Confirm your address and click **Continue**.
5. Under “Please Select a Plan,” click **PPO, PPO Tiered** (bottom).
6. Select a provider from the list.

It is best to locate a Cigna doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Cigna PPO Network** before you receive treatment.



What's Covered

- Unlimited benefit year maximum for all eligible medical expenses
- Most physician visits and hospital charges, paid at 100% (after deductible) when you use a Cigna provider; or 75% (after deductible) when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and outpatient
- Physical therapy, chiropractic care, acupuncture
- Preventive Care
- Tests, procedures, and lab services, such as X-rays and blood draws
- Pregnancy and maternity
- Prescriptions, covered at 100% after applicable copay (no deductible)

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 the Health and Wellness Center (HWC). The staff can treat many conditions or refer you to a another physician or specialist, if necessary.

Health and Wellness Center
Between the baseball field and Lot 8
Irvine, CA 92618
ivhealthcenter@ive.edu
(949) 451-5221

HOURS

Monday – Friday

8:00 a.m. – 4:30 p.m.

NOTE: A referral to a physician's office is not required; however, the deductible is waived with a referral from the campus health center.



Physician 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 Cigna physician whenever possible. *Note: You are not required to see Cigna physicians; however, if you choose to see a doctor who is not a Cigna provider, you will have to pay 25% of charges.*
2. Call the doctor's office to make an appointment. Tell them you have **Cigna PPO** 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 the physician'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 Cigna urgent care centers close to campus:

- Sand Canyon Urgent Care
15775 Laguna Canyon Rd, Ste 100
Irvine, CA 92618
(949) 417-0272
- Family Care Centers
4950 Barranca Pkwy, Ste 104
Irvine, CA 92604
(949) 857-1248
- Concentra Urgent Care
15751 Rockfield Blvd
Irvine, CA 92618
(866) 944-6046 / (949) 206-9100



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 a Wellfleet Rx / ESI pharmacy. To locate a pharmacy, visit www.wellfleetstudent.com.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- There is no coverage at an out-of-network pharmacy.



Claims

In the event of either an Injury or a Sickness:

1. Written notice of a claim must be submitted to the address below within thirty (30) days after the date of Injury or commencement of Sickness covered by the Policy, or as soon thereafter as is reasonably possible.
2. Send all medical and hospital bills, along with the patient's name and insured student's name, address, Social Security number or student ID number and name of the University under which the student is insured, to the address below. A Company claim form is not required for filing a claim.

Cigna
PO Box 188061
Chattanooga, TN 37422-8061
Electronic Payor ID: 62308

For Non-Cigna PPO Providers:

Wellfleet Group, LLC
dba Wellfleet Administrators, LLC
PO Box 15369
Springfield, MA 01115-5369
(877) 657-5030, TTY 711
www.wellfleetstudent.com

Bills should be received by the Company within ninety (90) days of service. Keep copies of all the documents you submit. To check the status of a claim you submitted, call **(877) 657-5030, TTY 711** or visit www.wellfleetstudent.com.



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

Coverage is worldwide; certain limitations may apply. However, any treatment, services, or supplies incurred or received in your Home Country are not covered.

Submit all medical bills, receipts, and other information 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/ivc. 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.

Q&A

Please contact us if you have any questions about this Plan. We are happy to assist you!



(800) 537-1777



clientservices@relationinsurance.com



Relation™

EDUCATION SOLUTIONS

CA License No. 0G55426

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 Plan Certificate, the Plan Certificate will govern.

