

## CITY COLLEGE OF SAN FRANCISCO INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)

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### Why do I need health insurance?

Medical care in the U.S. is expensive and complicated. A typical doctor visit averages \$250, and an overnight hospital stay can cost thousands of dollars. When an unforeseen accident or illness occurs, it is important that you have insurance to help cover these high costs. When used in accordance with the guidelines, the insurance policy provided by your school is designed to cover the majority of the cost of necessary medical treatment and medications.

We know the health care system in the U.S. may be hard to understand. Please call Relation Insurance Services with any questions you might have at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).

### How do I enroll? Can I enroll my dependents?

Visit [www.4studenthealth.com/ccsf](http://www.4studenthealth.com/ccsf) to enroll online with a credit card, or visit Cloud Hall, Room 212 to request an enrollment form to pay by check or money order.

At the time you enroll in the plan, you may also enroll your spouse, domestic partner, or 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. You may also enroll dependents by downloading an enrollment form to pay by check or money order.

### Am I still eligible for coverage if I graduate and go on an Optional Practical Training work permit?

Yes. Enroll online by visiting [www.4studenthealth.com/ccsf](http://www.4studenthealth.com/ccsf). 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.

### What if my visa status changes?

You are no longer eligible for coverage under this insurance plan. Your coverage will be terminated. If you have not used the insurance and you are returning to your home country, you may request a refund from the school for the number of full months remaining in the term.

### How do I get my Insurance ID card?

Visit the [Anthem Website](#) or download the [Sydney Health Mobile App](#). 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.

### Where do I go to access care?

- **Campus health center**, for minor illnesses or injuries
- **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 if I have an emergency, such as an accident or life-threatening situation?

Call **911** or go to the nearest hospital emergency room.

### What does “in-network” or “PPO” mean?

In-network means providers, such as doctors, specialists, and hospitals, who are contracted with this insurance plan to provide their services at a discounted cost. The network for this plan is **Anthem Blue Cross PPO (Prudent Buyer)**.

### How do I find a PPO doctor, hospital, or urgent care center?

1. Go to [www.anthem.com/ca](http://www.anthem.com/ca) and click **Find Care**, located on the Menu bar toward the top right of the webpage.
2. Click **Guests**.
3. “What type of care are you searching for?” Select **Medical**. “What State do you want to search in?” Select **California**. “What type of plan do you want to search with?” Scroll down to select **Medical (Student Health)**. “Select a plan/network.” Select **Blue Cross PPO (Prudent Buyer) – Student Health** and click **Continue**.
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.

### What do I need to bring with me for a scheduled visit with a doctor or hospital?

Always bring your insurance ID card and photo identification. In addition, bring a method of payment to pay your copay and coinsurance.

### How much do I have to pay?

After you are enrolled in the plan, the insurance will pay for most covered treatment and services, but you will be required to pay for applicable deductibles, coinsurance, and copays yourself. Please refer to the Policy for full benefit details.

### Does the plan cover preventive care?

Your insurance covers most preventive care; exclusions and limitations may apply.

### Are prescription drugs covered?

Yes, most prescription medications are covered at 50%. If you visit an out-of-network provider, you must pay for the prescription in full and then submit a claim for reimbursement.

### Is vision or dental coverage provided under this plan?

Pediatric Vision and Dental benefits are covered with limitations for participants up to age 19.

Participants age 19 and over may contact Relation at **(800) 537-1777** to obtain information on supplemental plans. Visit [www.4studenthealth.com/supplemental-plans](http://www.4studenthealth.com/supplemental-plans).

### How do my doctor bills get paid?

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/ccsf](http://www.4studenthealth.com/ccsf) under **Claims** in the USE YOUR INSURANCE section, and send the completed form with all bills and receipts for medical treatment to:

Anthem Blue Cross Life and Health Insurance Company  
PO Box 60007  
Los Angeles, CA 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'm 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 U.S. may be different from services received in the U.S.

### Where can I find additional information on the plan?

Visit [www.4studenthealth.com/ccsf](http://www.4studenthealth.com/ccsf).

#### NO-COST LANGUAGE ASSISTANCE 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 or **(800) 888-2108**. For further help, call the CA Department of Insurance at **(800) 927-4357**.

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