



Relationships *Matter.*

2022–2023

USING YOUR INSURANCE



UNIVERSITY of HAWAII*

KAPI'OLANI
COMMUNITY COLLEGE

UNIVERSITY OF HAWAII AT KAPI'OLANI COMMUNITY COLLEGE INSTITUTIONAL PARTNERSHIP

INTERNATIONAL STUDENT INSURANCE PLAN

www.4studenthealth.com/kapiolani-ip



How to Enroll

Visit www.4studenthealth.com/kapiolani-ip to enroll online with a credit card. At the time you enroll in the plan, you may also enroll your spouse, domestic partner, or children under the age of 26. Dependents will only be enrolled later if it is 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 semester/term 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 a doctor's office, urgent care, or hospital.



What You Will Pay

- The cost of the insurance charge
- A \$20 copay when you go to a Blue Card PPO doctor's office
- A \$35 copay when you go to a Blue Card PPO urgent care center when the doctor's office is closed
- A \$50 copay when you visit a Blue Card PPO hospital
- A \$100 copay if you go to a Blue Card PPO emergency room (waived if you are admitted to the hospital)
- A \$10 copay for Generic medications, a \$50 copay for Brand Name medications, and a \$50 copay for Injectable medications
- 20% 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.

- **TeleMD™** or **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care
- **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 80%. *Copays are not included in what the insurance company pays.*

To find a Blue Card PPO provider:

1. Go to 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.

Blue Cross Blue Shield offers a wide variety of service providers and some vaccinations may not be available without an appointment. Please call your doctor or other vaccination provider before your appointment to confirm they have the needed vaccination on hand.

Here are two examples of contracted Blue Cross providers who may be able to administer your needed vaccinations:

- | | |
|---|---|
| 1. University of Hawai'i at Mānoa*
University Health Services
1710 East West Road
Honolulu, HI 96822
(808) 956-8965 | 2. CVS Kapahulu Pharmacy
(in Longs Drugs)
1029 Kapahulu Avenue, Suite 303
Honolulu, HI 96816
(808) 732-5271 |
|---|---|

(*\$50 UH Mānoa service fee for each visit)

Please remember, it is your responsibility to confirm all service providers are In-network providers with Blue Cross before scheduling your appointment – this will save you money!



What's Covered (Treatment must be Medically Necessary)

- \$250,000 benefit year maximum per injury or sickness
- Most doctor visits and hospital charges, paid at 100% (after copay) when you use a Blue Card PPO provider; or 80% 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
- Physiotherapy, including acupuncture (20 visits maximum)
- \$500 maximum for routine preventive care, including immunizations
- An annual women's cervical cancer screening and a breast exam
- Pregnancy and maternity
- Prescription drugs

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



Healthcare at Your Fingertips

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

- Visit the  or  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 20% 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 a 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:

- Straub Clinic & Hospital Urgent Care Center
4210 Waiialae Avenue, Suite 501
Honolulu, HI 96816
(808) 462-5300
- Doctors of Waikiki, LLP
120 Ka'iulani Ave. Ka'iulani Wing 10 & 11
Honolulu, HI 96815
(808) 922-2112
- Queen's Island Urgent Care Kahala
1215 Hunakai Street
Honolulu, HI 96816
(808) 735-0007
- Kalihi Kai Urgent Care, LLC
2070 North King Street, Suite A1
Honolulu, HI 96819
(808) 841-2273



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

Your pharmacy benefits are through Universal Rx, with a network of over 65,000 pharmacies throughout the U.S. You may fill prescriptions at CVS, Safeway, Walgreens, and Walmart. To find a pharmacy near you, visit <https://universalrx.com/pharmacy-locator/>. ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.



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% 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/kapiolani-ip, and send the completed form with all bills and receipts for medical treatment to:

GeoBlue
PO Box 21974
Eagan, MN 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**.

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



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