

SAN FRANCISCO STATE UNIVERSITY INTERNATIONAL STUDENT INSURANCE PLAN

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 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 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.

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

How do I get my Insurance ID card?

Once you receive a Welcome Email from GeoBlue you can download your ID card. Visit 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!



Where do I go to access care?

- **Campus health center**, for minor illnesses or injuries
- **TeleMD™** or **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the campus health center is closed
- **Hospital**, for scheduled surgery or a medical emergency only

If you cannot visit the campus health center first, seek medical treatment from a Blue Card PPO provider to save you money.

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

HELPFUL TIP

When speaking with your doctor's office / provider and you are asked “**What is your insurance?**” say “**I have the GeoBlue Blue Card PPO**” and present your insurance ID card.

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

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 city and state, or Zip code, click on address to confirm, then click **Yes, this is correct.**
4. Click on **Doctors by name, Doctors by specialty, Places by name, or Places by type.**
5. Enter your search criteria, then click search.
6. Make your selection from the list, and call to make an appointment.
7. At your appointment, your provider will ask “**What is your insurance?**”. Say “**I have the GeoBlue Blue Card PPO**” and present your insurance ID card.

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.

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 Plan Certificate for full benefit details.

Does the plan cover preventive care?

Yes, this plan covers recommended immunizations, routine physical exams, and certain tests and screenings at no cost to you when using a Blue Card PPO provider. The plan also covers contraceptive services and devices.

Are prescription drugs covered?

Yes. Most prescription medications, contraceptive drugs and devices are covered. You must pay your copay.

Is vision or dental coverage provided under this plan?

General vision and dental benefits are not provided by this student insurance plan; however, limited dental and vision services are available for children under age 19. Please contact GeoBlue at **(844) 268-2686** for questions about these benefits.

For additional options, please contact Relation at **(800) 537-1777** or visit:

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, and send the completed form with all bills and receipts for medical treatment to:

GeoBlue
 PO Box 21974
 Eagan, MN 55121

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'm outside California or the U.S. and need medical treatment?

Coverage is worldwide; however, any treatment, services, or supplies incurred or received in your Home Country are not covered.

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

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.

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

Yes, but you cannot enroll through the school. You must contact Relation at **(800) 537-1777** to obtain an enrollment form. In addition, 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.

Where can I find additional information on the plan?

Visit www.4studenthealth.com to download a copy of the Plan Certificate. If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.