



# USING YOUR INSURANCE

2018–2019

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## LOS MEDANOS COLLEGE

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International Student Insurance Plan



## 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 also set up an account at [www.geobluestudents.com](http://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.

**Keep your ID card with you at all times!** You will need your card when you visit a doctor's office, urgent care, or hospital.



## How to Enroll

**You are automatically enrolled through your school; no action is needed to enroll yourself in the plan.**

Visit [www.4studenthealth.com/losmedanos](http://www.4studenthealth.com/losmedanos) to enroll your dependents online with a credit card, or you can download an enrollment form to pay by check or money order. Your dependents (spouse, domestic partner, or children under the age of 26) must be enrolled before the start of the term or within 31 days of marriage, birth, adoption, or arrival in the U.S.

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



## What You Will Pay

- The cost of the insurance charge
- A \$20 copay when you go to an in-network doctor's office
- A \$20 copay when you go to an in-network urgent care center when your doctor's office is closed
- A \$50 copay when you visit a hospital
- A \$100 copay if you go to the emergency room (waived if you are admitted to hospital)
- 20% of the cost of prescription medication (you must pay in full at the time of pickup and then send a claim for 80% reimbursement)
- Out-of-network coinsurance if you don't use an in-network 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 should go to access care. Each option is discussed in detail on the following pages.

- **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for illness or injuries when your doctor'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 **Blue Cross Blue Shield**, also known as “**Blue Card PPO.**”

If you use an in-network 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 in-network, covered medical expenses are paid at 80%. *Copays are not included in what the insurance company pays.*

To find an in-network provider:

1. Go to [www.geobluestudents.com](http://www.geobluestudents.com) and under “Find a Provider” select “**U.S. Providers.**”
2. Enter your city and state, or ZIP code, for the location.
3. Click on “**Select a Plan.**”
4. Type in the code “**QHS**” from your member ID card and click “**Go**” to search.
5. Fill in the “**Select a category**” section and click  to find a Provider.
6. Select a doctor from the list, and call to make an appointment.

Always check with the doctor or medical facility directly to confirm that they accept **Blue Card PPO** before you receive treatment.

**It is best to locate an in-network doctor, urgent care center, and emergency room near you before you get sick.**



## What Is Covered?

- \$500,000 benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 100% (after copay) when you use an in-network provider; or 80% when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and out-patient
- Physical therapy, chiropractic care, acupuncture
- An annual women's cervical cancer screening and a breast exam
- Tests, procedures, and laboratory services, such as X-rays and blood draws
- Pregnancy and maternity
- Prescriptions, covered at 80% of actual charge (contraceptives covered at 100%)

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



## Getting a Medication

- If your doctor prescribes a medication, you may fill it using any pharmacy, including CVS, Rite Aid, Walgreens, and Walmart.
- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- You will have to pay for prescriptions in full at the time of pickup.
- Download a claim form at [www.4studenthealth.com/losmedanos](http://www.4studenthealth.com/losmedanos) and fill out the form completely.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 80% of the cost of the drug. Make copies of all receipts for your records before you mail them.



## 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 an in-network doctor whenever possible. *Note: You are not required to see in-network doctors; however, if you choose to see a doctor who is not an in-network provider, you will have to pay 20% of charges.*
2. Phone 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 your 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 in-network urgent care centers close to campus:

Palo Alto Medical Foundation  
2220 Gladstone Drive  
Pittsburg, CA 94565  
**(925) 635-2978**

Action Urgent Care  
3365 Deer Valley Road  
Antioch, CA 94531  
**(925) 401-7156**

Urgent Care – John Muir Physician Network  
2485 High School Avenue  
Concord, CA 94520  
**(925) 827-2627**



## 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.*



## 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 doesn't cover. If you don't pay, it will affect your credit and possibly your visa status. *Note: Most charges are covered at 100% if you use an in-network 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/losmedanos](http://www.4studenthealth.com/losmedanos), and send the completed form with all bills and receipts for medical treatment to:

**GeoBlue  
P.O. Box 21974  
Eagan, MN 55121**

Fill out the form completely so your claim will be processed promptly.

**Keep copies of all the documents you submit for claims.**

To check the status of a claim you submitted, call GeoBlue at **(844) 268-2686**.



## Optional Practical Training

You are still eligible for the insurance coverage offered through your school, but 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.



## What if I'm outside of California or the U.S. and need medical treatment?

Coverage is worldwide. Any treatment received outside California is covered at 100% in network and 80% out of network, after the copays. The copays cannot be waived.

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

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

Relation Insurance Services



**(800) 537-1777**



**customerservice.la@relationinsurance.com**



**www.4studenthealth.com/losmedanos**



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**.

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