



# How to Use Your International Student Insurance Plan



Presented by

Ascension™

## YOUR INSURANCE ID CARD

- Your ID cards will be emailed to you after the start of the Fall term (or Spring/Summer if you are newly enrolled). You can also log in to [www.geobluestudents.com](http://www.geobluestudents.com) to access a mobile ID card.
- Your ID card is valid for **one year**, or until you complete your program and/or permanently return to your home country.
- **Keep your ID card with you at all times!** You will need your card when you visit the Health Center, doctor's office, urgent care, or hospital emergency room.



## WHAT IS COVERED?

- Benefit year maximum for all eligible medical benefits –\$500,000
- Most doctor and hospital charges paid at 100% (after copay) when you use a PPO provider; most charges at 60% when you use a non-PPO provider
- An annual women's wellness visit, which includes a cervical cancer screening and a breast exam
- Most prescriptions at 50% of actual charge (*you must pay full cost at the time of pickup, then submit a claim for 50% reimbursement*)
- Mental health treatment
- Pregnancy and maternity
- Physical therapy, chiropractic care, acupuncture

# EMERGENCY ROOM AND URGENT CARE / HEALTH CENTER

- In the case of an emergency go to the nearest hospital or call 911. An emergency is a life-threatening condition. You will pay a \$250 copay at the emergency room (waived if admitted).
- If it is not a life-threatening condition but you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an urgent care center. Use of an urgent care center instead of an emergency room may decrease your out-of-pocket expenses, which means it will save you money. The copay is \$25 at an urgent care center.
- The closest **urgent care centers** are:

Glenoaks Urgent Care Medical Group, Inc.  
1100 W. Glenoaks Blvd.  
Glendale, CA 91202  
(818) 242-3333

MinuteClinic Diagnostic Medical Group  
2037 Verdugo Blvd.  
Montrose, CA 91020  
(866) 389-2727

## HEALTH CENTER

For general medical care, please visit the campus health center. They can treat many conditions or refer you to another doctor or specialist, if necessary.

### Location

First floor of the San Rafael Building

### Phone

(818) 551-5189

### Hours

Monday: 8:00 a.m. – 8:00 p.m.

Tuesday: 8:00 a.m. – 8:00 p.m.

(Closed 1:00 – 2:00 p.m.)

Wednesday: 8:00 a.m. – 9:00 p.m.

(Hours subject to change)

## WHAT'S A PPO?

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- PPO stands for Preferred Provider Organization. It is a network of doctors, specialists, and hospitals that accept the Glendale Community College insurance plan. All participating PPO providers listed on the website are available to you for consultation and treatment. Always check with the doctor or medical facility directly to confirm that they are still a participating PPO provider *before* you receive treatment.
- It is best to locate a doctor, urgent care center, and emergency room in the PPO network *before* you get sick. If you do not use a PPO provider, you will have to pay 40% of the charges.
- To find a PPO provider go to [www.geobluestudents.com](http://www.geobluestudents.com) and select “Find a provider.” Type in the first three numbers of your member ID or choose your Network (BlueCard PPO Basic). You can search by name, specialty, procedure, or more. Enter your ZIP code for location and press “GO.” Select a doctor from the list and call to make an appointment.



## SEEING A DOCTOR OR SPECIALIST

- Phone the doctor's office and confirm that he or she is a Blue Cross Blue Shield PPO provider.
- Make an appointment.
- Arrive 15 minutes early for your appointment. Bring your REFERRAL FORM and insurance ID card with you.

Every visit to a health care professional, whether at the health center, doctor's office, ER, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.

**Note:** You are not required to see in-network PPO doctors. If you choose to see a provider who is not a Blue Cross Blue Shield PPO provider, you will have to pay 40% of the charges.

## USING THE PHARMACY

- If your doctor prescribes a medication, you may fill it using any pharmacy, including Safeway, Costco, Walmart, Walgreens, and CVS.
- 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.
- Send all receipts with a claim form (download a form at [www.4studenthealth.com/gcc](http://www.4studenthealth.com/gcc) to the claims address on the form. You will be reimbursed 50% of the cost. Make copies of all receipts for your records before you mail them.



## YOUR OUT-OF-POCKET COSTS

- The cost of the premium
- A **\$25** copay when you go to a Doctor's office (waived if you visit the Health Center)
- A **\$250** copay if you go to the ER (waived if you are admitted to hospital)
- **50%** of the cost of prescriptions (you must pay for your prescriptions in full and then send a claim for 50% reimbursement)
- Out-of-network coinsurance (**40%** of total charges) if you *don't* use a PPO provider
- Total amount for any services not covered by insurance (exclusions)



## HOW DO CLAIMS WORK?

1. After you receive treatment, the doctor or provider will send a bill to the insurance company for the charges.
2. The insurance company will review the doctor's statement and determine the payment for each itemized procedure.
3. 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.
4. The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance.
5. **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 a PPO doctor.

## DO YOU NEED TO SUBMIT A CLAIM?

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- In most cases, the provider will submit the claim for you.
- If you are requested to pay for services up front, then you will need to complete a claim form in order to be reimbursed by the insurance company.
- Go to [www.4studenthealth.com/gcc](http://www.4studenthealth.com/gcc) to download a form.
- Send the claim form with the bills and receipts for medical treatment to:

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

- Make sure you 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\*\*](tel:8442682686).



# QUESTIONS?

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- For questions about claims or benefits, please contact:

**GeoBlue**

Phone: **(844) 268-2686**

Website: [www.geobluestudents.com](http://www.geobluestudents.com)

- 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 California Department of Insurance at **(800) 927-4357**.
- For questions about this presentation or the plan certificate, please contact:

**Ascension Benefits & Insurance Solutions – Student Health**

Phone: [\*\*\(800\) 537-1777\*\*](tel:(800)537-1777)

E-mail: [customerservice.la@ascensionins.com](mailto:customerservice.la@ascensionins.com)

Website: [www.4studenthealth.com/gcc](http://www.4studenthealth.com/gcc)