

Glendale Community College

International Student Insurance Plan

Welcome to the 2018–2019 International Student Insurance Plan! Below are brief highlights of plan benefits. For more information, please consult the Plan Certificate. For questions about medical benefits or claims, please call Relation Insurance Services at **(877) 246-6997**.

You can find all plan materials at www.4studenthealth.com/gcc. If you have any questions about enrollment, please call Relation Insurance Services at **(800) 537-1777**.

If You Need to See a Doctor

You should go to the campus health center for treatment first whenever possible. **The campus health center is located at: San Rafael Building, First Floor.**

If the campus health center is closed or you are away from campus, visit a Preferred Provider Organization (PPO) network provider to obtain medical care. This plan utilizes a PPO network. You pay less if you use providers that belong to the PPO network. Providers include physicians, urgent care centers, hospitals or other specialized practitioners.

Your PPO is First Health Network. To locate a First Health Network PPO provider, visit www.firsthealthbp.com or call **(800) 226-5116**. If you visit a non-PPO provider, you are responsible for additional costs if the medical provider charges over the Usual and Customary amount.

Prescription Drugs

To locate an in-network pharmacy and to manage your medications (including refills and home delivery), contact Express Scripts online at www.express-scripts.com or call **(800) 447-9638**. If you visit an out-of-network provider, you will need to pay for the prescription in full at the time of pickup, then submit a claim for reimbursement.

Insurance ID Card

Once you are enrolled, register online to download your insurance ID card at www.4studenthealth.com/gcc. If you need medical treatment before you receive notice that your ID card is active, please contact Relation at **(800) 537-1777**.

If you go to a doctor's office, urgent care center, hospital or pharmacy, you will be asked for your Insurance ID Card.

Carry your insurance ID card at all times.

Rates and Important Dates

Rates are effective 08/01/2018 to 07/31/2019. Rates include medical insurance premium and administrative fees.

| | Student | Spouse/ Domestic Partner | Each Child |
|---|----------|-----------------------------|------------|
| Fall 08/01/2018 to 12/31/2018 | \$640.00 | \$1,845.00 | \$801.25 |
| Spring/Summer 01/01/2019 to 07/31/2019 | \$896.00 | \$2,583.00 | \$1,121.75 |

For more information, please visit www.4studenthealth.com/gcc.

What's Covered

First charges must be incurred **within 30 days** from the date of a Covered Accident or Sickness

- Doctor visits
- Emergency expenses
- Surgery, in- and out-patient
- Tests, procedures, and laboratory services, such as X-rays and blood draws
- Prescription drugs

Limitations and exclusions may apply. See the Plan Certificate for more details, available at www.4studenthealth.com/gcc.

Additional Plan Information

Please note the following levels for coinsurance and other costs of this coverage.

| | In-Network Provider | Out-of-Network Provider |
|---|--|-------------------------------------|
| Deductible | None | |
| Covered Percentage | 100% of Usual and Customary Charges | 100% of Usual and Customary Charges |
| Office Visit Copay | None | None |
| Urgent Care Copay | None | None |
| Hospital Room & Board Copay | None | None |
| Emergency Room Copay | None | None |
| Prescription Drugs | 100% of Usual and Customary Charges | 100% of Usual and Customary Charges |
| Maximum Benefit | \$500,000 per covered accident or sickness | |
| Emergency Medical Evacuation | 100% of actual cost | |
| Repatriation of Remains | 100% of actual cost | |
| Accidental Death & Dismemberment | \$10,000 | |