



Relationships *Matter.*

2022–2023

USING YOUR INSURANCE

DeAnza  College

DE ANZA COLLEGE

INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)

www.4studenthealth.com/deanza



How to Enroll

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

To enroll your dependents, visit www.4studenthealth.com/deanza. Your dependents include 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 Anthem Student Advantage once your ID card is ready to download. To download your permanent insurance ID card, visit the [Anthem Website](#) or download the [Sydney Health Mobile App](#) and follow the instructions below.

If you need to seek treatment before your member ID card is available, call Anthem Blue Cross at (800) 888-2108. If you are not in Anthem's system, call Relation at **(800) 537-1777** to confirm enrollment.

Carry your ID card with you at all times! You will need your card when you visit the campus health center, doctor's office, urgent care, or hospital.



Anthem Website

To create a member account and access your Insurance ID card from your computer, visit the Anthem Website at www.anthem.com/ca/register.

To register, enter your first name, last name, school-issued student ID and date of birth. Please note that the first name is limited to 16 characters and last name to 12 characters.



Sydney Health Mobile App

The Sydney Health app through Anthem gives you instant access to your benefits, ID card, and much more. To access your benefits, download the app from the  App Store or  Google Play and create your account.



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.

- **Campus health center**, for minor illness or injuries
- **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



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 **Anthem Blue Cross PPO (Prudent Buyer)**.

If you use an Anthem 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 Anthem Blue Cross, covered medical expenses are paid at 70%. Copays are not included in what the insurance company pays.



What You Will Pay

- The cost of the insurance charge
- A \$50 copay when you go to an Anthem doctor's office (copay waived at Primary Care Physician's office)
- A \$50 copay when you go to an Anthem urgent care center
- A \$100 copay when you visit an Anthem hospital
- A \$100 copay if you visit an Anthem emergency room (copay waived if you are admitted to the hospital)
- 50% of the cost of prescription medication, up to \$250 per prescription (if you visit an out-of-network pharmacy, you must pay in full, then submit a claim for 50% reimbursement)
- 30% out-of-network coinsurance if you do not use an Anthem provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Policy)



Find an In-Network Doctor or Facility

1. Visit www.anthem.com/ca and click **Find Care**, located on the Menu bar toward the top right of the webpage.
2. Click **Guests**.
3. “What type of care are you searching for?” Select **Medical**. “What State do you want to search in?” Select **California**. “What type of plan do you want to search with?” Scroll down to select **Medical (Student Health)**. “Select a plan/network.” Select **Blue Cross PPO (Prudent Buyer) – Student Health** and click **Continue**.
4. Select a provider type and/or specialty, enter your address, ZIP code, or city and state, select the number of miles you would be willing to travel to the doctor’s office, and click **Search**.
5. Select a provider from the list and call to make an appointment.

It is best to locate an Anthem Blue Cross doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Anthem Blue Cross PPO (Prudent Buyer)** Network before you receive treatment.

All providers listed on the Anthem website www.anthem.com/ca are available to you for consultation and treatment.



What’s Covered (Treatment must be Medically Necessary)

- Unlimited benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges (after copay and deductible), paid at 100% for Anthem services; or 70% of the Allowed Amount for out-of-network services
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy and acupuncture
- Chiropractic care (20 visits per year)
- Prescriptions, covered at 50%, up to \$250 per prescription

Limitations, coinsurance, and copays may apply. Please see the Plan Brochure for more details.



Campus Health Center

For general medical care, please visit Student Health Services. The staff can treat many conditions or refer you to another doctor or specialist, if necessary.

Student Health Services
Hinson Campus Center, Lower Level
Cupertino, CA 95014
(408) 864-8732
deanzahealthservices@deanza.edu

HOURS

Monday – Wednesday

8:00 a.m. – 2:00 p.m.



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 **Anthem Blue Cross** doctor whenever possible. *Note: You are not required to see Anthem Blue Cross doctors; however, if you choose to see a doctor who is not an Anthem Blue Cross provider, you will have to pay 30% of charges.*
2. Call the doctor's office to make an appointment. Tell them you have **Anthem Blue Cross PPO (Prudent Buyer)** insurance.
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 the 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 Anthem urgent care centers close to campus:

- Sutter Health's Palo Alto Medical Foundation – Mountain View Center
701 E El Camino Real, 2nd Floor, Mountain View, CA 94040
(650) 934-7000
- Direct Urgent Care Inc.
19600 Vallco Pkwy, Ste 170, Cupertino, CA 95014
(650) 388-4776
- Instant Urgent Care
4949 Stevens Creek Blvd, Santa Clara, CA 95051
(408) 260-2273



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

Fill your prescriptions at any Anthem pharmacy. To locate a pharmacy, visit www.anthem.com/ca or call **(800) 888-2108**.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- If you do not use an Anthem pharmacy, you will need to pay for the prescription in full and then submit a claim for reimbursement.
- Download a prescription claim form at www.4studenthealth.com/deanza under **Pharmacy** in the USE YOUR INSURANCE section.
- Send all receipts with the completed claim form to the address on the form. Make copies of all receipts for your records before you mail them.



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 80% (after deductible and copay) if you use an Anthem Blue Cross 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/deanza under **Claims** in the USE YOUR INSURANCE section, and send the completed form with all bills and receipts for medical treatment to:

Anthem Blue Cross Life and Health Insurance Company
PO Box 60007
Los Angeles, CA 90060-0007

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, call Anthem at **(800) 888-2108**.



What if I am outside California or the U.S. and need medical treatment?

Coverage is worldwide. If you plan to travel outside the U.S., call Anthem at **(800) 888-2108** to find out your Blue Cross Blue Shield Global Core® benefits. Benefits for services received outside of the U.S. may be different from services received in the U.S.



Optional Practical Training

You are still eligible for 12 consecutive months of insurance coverage offered through your school. Enroll online by visiting www.4studenthealth.com/deanza. 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.

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

CA License No. 0G55426

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**.

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

