De Anza College

2019–2020

Using Your Insurance

International Student Insurance Plan

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, contact the school administrator to obtain an Enrollment Form. 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 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 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** 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.

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.

What You Will Pay

- The cost of the insurance charge
- A $50 copay when you go to an in-network doctor's office (reimbursable with referral form request)
- A $50 copay when you go to an in-network urgent care center when the campus health center or doctor's office is closed
- A $100 copay when you visit a hospital
- A $100 copay if you go to the emergency room (waived if you are admitted to hospital)
- 50% of the cost of prescription medication up to $2,500 per policy year (you must pay in full, then send a claim for 50% reimbursement)
- Out-of-network coinsurance if you do not 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.

- **Campus health center,** for minor illness or injuries
- **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for illness or injuries when the campus health center or the doctor's office is closed
- **Hospital**, for scheduled surgery or a medical emergency <u>only</u>

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 70%. *Copays are not included in what the insurance company pays.*

To find an in-network provider:

1. Go to **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?

- $250,000 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 70% 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 50% of actual charge, up to a maximum of $2,500 per policy year (contraceptives covered at 100%)

Limitations, coinsurance, and copays may apply. Please see the Plan Certificate for full benefit 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
dahealthclerk@deanza.edu

FALL, WINTER AND SPRING QUARTER HOURS	
Monday & Wednesday	8:00 a.m. – 8:30 p.m.
Tuesday & Thursday	8:00 a.m. – 7:00 p.m.
Friday	8:00 a.m. – 4:30 p.m.

SUMMER HOURS	
Monday – Thursday	8:00 a.m. – 7:00 p.m.
Friday	Closed

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 30% of charges.*

2. Call 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 the campus health center, 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:

MinuteClinic Diagnostic Medical Group of California Inc.
10455 South De Anza Boulevard
Cupertino, CA 95014
(866) 389-2727

Instant Urgent Care
970 West El Camino Real, Suite 8
Sunnyvale, CA 94087
(408) 212-7420

Direct Urgent Care
1150 West El Camino Real
Mountain View, CA 94040
(650) 695-5008

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

- 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.
- Download a claim form at **www.4studenthealth.com/deanza** and fill out the form completely.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 50% of the cost of the drug. 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 100% (after copay) 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/deanza**, 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**.

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

Coverage is worldwide. Any treatment received outside California is covered at 70% with a full payment made to the hospital at the time of the visit. If treated in the country of origin, coverage is up to $1,000.

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

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.

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

Relation™
EDUCATION SOLUTIONS

☎ **(800) 537-1777**

✉ **customerservice.la@relationinsurance.com**

🌐 **www.4studenthealth.com/deanza**

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: CA License No. 0G55426. If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.