



USING YOUR INSURANCE

2018–2019



International Student Insurance Plan

Below are brief highlights of the 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**.



Your Insurance ID Card

Once you are enrolled, register online to download your insurance ID card at **www.4studenthealth.com/canada**.

If you need medical treatment before you receive notice that your ID card is active, please contact Relation Insurance Services 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 with you at all times.



How to Enroll

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

Visit **www.4studenthealth.com/canada** 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 25) 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).



What You Will Pay

The first charges must be incurred within 30 days from the date of the covered accident or sickness.

- The cost of the insurance charge
- A \$100 deductible per policy term
- There are no copays for medical treatments or prescription drugs
- If you do not use an in-network pharmacy, you will need to pay in full at the time of pickup then send a claim for reimbursement
- Expenses in excess of usual and customary charges if you do not use an in-network provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Plan Certificate)



What Is Covered?

- \$500,000 benefit per accident or sickness for covered medical expenses
- Most doctor visits and hospital charges, paid at 100% (after deductible) when you use an in-network provider; or 100% (after deductible) of usual and customary charges when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and out-patient
- Physical therapy, chiropractic care, acupuncture
- Tests, procedures, and laboratory services, such as X-rays and blood draws
- Prescription drugs

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

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



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 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 **First Health Network**.

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 100% of usual and customary charges.

To find an in-network provider:

1. Go to www.firsthealthlb.com
2. From the “**Locate a Provider**” screen, select “**Start Now.**”
3. Select the type of provider, such as physician or Urgent Care.
4. Select Search by ZIP code and enter your ZIP code.
5. Select the distance you are willing to travel to the provider (minimum of five [5] miles).
6. Click “**Search Now.**”

Always check with the doctor or medical facility directly to confirm that they accept **First Health Network** 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.



Campus Health Center

For general medical care, please visit the Cañada Health Center. They can treat many conditions or refer you to another doctor or specialist, if necessary.

Cañada Health Center
 4200 Farm Hill Boulevard
 Building 5, Room 303
 Redwood City, CA 94061
 (650) 306-3309
canhealth@smcccd.edu

HOURS

Monday – Thursday

9:00 a.m. – 3:00 p.m.

Friday – Sunday

Closed



Getting a Medication

- If your doctor prescribes a medication, you should fill it at an Express Scripts in-network pharmacy, including CVS, Rite Aid, Walgreens, and Walmart. To locate an in-network pharmacy, visit www.express-scripts.com or call **(800)447-9638**.
- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- If you do not use an in-network pharmacy, you will need to pay in full at the time of pickup and then send a claim for reimbursement.
- Download a prescription claim form at www.4studenthealth.com/canada under **Pharmacy** in the USE YOUR INSURANCE section.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 100% of the usual and customary 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 for expenses in excess of usual and customary charges.*
2. Phone the doctor's office to make an appointment. Tell them you have **First Health Network** 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 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:

US HealthWorks Medical Group PC
125 Shoreway Road, Suite A
San Carlos, CA 94070-2718
(650) 556-9420

US HealthWorks Medical Group PC
1197 East Arques Avenue
Sunnyvale, CA 94085-3904
(408) 773-9000

US HealthWorks Medical Group PC
988 Walsh Avenue
Santa Clara, CA 95050-2649
(408) 988-6868



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, an in-network doctor or provider will send a bill to the claims administrator, Relation Insurance Services. You will also need to submit a claim form to the claims administrator. Claim forms are available at www.4studenthealth.com/canada under **Claims** in the USE YOUR INSURANCE section. **A separate claim form is needed for each accident or sickness.**

If the medical provider does not file a claim directly with the claim administrator on your behalf, you will need to submit a claim for reimbursement. Follow these steps:

- Download a claim form and fill it out completely.
- Include your policy number (as shown on your ID card) on the claim form.
- Attach itemized bills for X-rays, laboratory charges, etc.
- Send your claim form and all bills pertaining to this claim to Relation Insurance Services at the address below. Try to have all itemized bills attached to the same claim form.

The address and fax number to submit claims information are as follows:

Relation Insurance Services
P.O. Box 25936
Overland Park, KS 66225
Fax: (913) 327-7520

Keep copies of all the documents you submit for claims.

To check the status of a claim you submitted, call Relation Insurance Services at **(877) 246-6997**. Hours are Monday – Friday, 8:30 a.m. to 5:00 p.m. Central Time.



Optional Practical Training

You are still eligible for the insurance coverage offered through your school, but you must contact Relation Insurance Services 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; however, any treatment, services, or supplies incurred or received in your Home Country are not covered.

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/canada



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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