Welcome!

Why is medical insurance important in the United States?

• F-1 and J-1 visa holders are required to have insurance

• Medical care is EXPENSIVE!
  ✓ Average cost of emergency room visit nationwide – $2,168
  ✓ Typical ambulance ride – $600 - $1,200
  ✓ Average cost of doctor visit – $228

• Medical insurance offers vital financial protection

• Cal Poly offers HIGH QUALITY medical coverage that is AFFORDABLE!
Enrollment

- International students are automatically enrolled when registered for classes. To view important documents and helpful links, please visit www.4studenthealth.com/calpoly.

- Scholars, please enroll with a credit card at www.4studenthealth.com/calpoly-scholars.
Quarterly Costs

<table>
<thead>
<tr>
<th>Fall</th>
<th>Winter</th>
<th>Spring</th>
<th>Summer</th>
</tr>
</thead>
<tbody>
<tr>
<td>$504</td>
<td>$432</td>
<td>$432</td>
<td>$360</td>
</tr>
</tbody>
</table>

- Summer coverage for students is optional if not enrolled in courses. Enroll online.
- Coverage while on OPT (after graduation) is optional. Contact Susan for enrollment form. $144 per month.
- Scholars purchase online for $144 per month
Types of Care

What level of care do you need?

• **Student Health & Counseling Services**— for illness or injuries, before seeing an outside doctor
• **Physician Office Visit** – for illness or other minor medical concern
• **Urgent Care Center** - for illness or injuries when the Health Center or doctor’s office is closed
• **Hospital** - for scheduled surgery or a medical emergency only

**In a life-threatening emergency, call 911 for an ambulance or go to the nearest hospital emergency room (ER)**

- 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.
Student Health Center

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

Campus Health & Wellbeing

Building 27
(805) 756-1211 – Health
(805) 756-2511 - Counseling

Hours

Monday, Tuesday, Thursday, Friday - 8:00 a.m. – 4:30 p.m.
Wednesday - 9:00 a.m. to 4:30 p.m.
After Hours care

• Campus Health and Wellbeing Resources
  • Health Center After-Hours web page
  • 24-hour nurse line 1-866-439-2012

• 2 Urgent Care facilities in SLO in your PPO network – Call first to be sure they are open - $0 co-payment
  • Family & Industrial Medical Center
  • Med Stop Urgent Care
  • Open Weekends
  • See Health Center After-Hours web page for maps and phone number

• Emergency Room - $150 co-payment
  • Sierra Visa Hospital & French Hospital in SLO
  • Any hospital – you are covered!
### What Is Covered?

<table>
<thead>
<tr>
<th></th>
<th>Blue Cross Blue Shield</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Maximum Benefit</strong></td>
<td>Unlimited</td>
<td>$5,000 per policy year</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$150</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$150</td>
<td></td>
</tr>
<tr>
<td><strong>Doctor Office Visit</strong></td>
<td>$10 copay (No Ded.)</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Urgent Care Facility</strong></td>
<td>$0 copay</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$150 copay</td>
<td>$150 copay; 30%</td>
</tr>
<tr>
<td><strong>Preventive and immunizations</strong></td>
<td>$0 (No Ded.)</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Hospitalization</strong></td>
<td>$0</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Lab &amp; X-Ray</strong></td>
<td>$0</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Prescription Drug</strong></td>
<td>$15 Generic / $30 Brand (No. Ded.)</td>
<td>$15 Generic / $30 Brand</td>
</tr>
</tbody>
</table>

For Out of Network emergency, claim will be paid as In-network if true life threatening emergency, When using Out-of-network providers, you may be responsible for any amount over usual and customary.
What Does “In-Network” Mean & Why does it Matter?

• In-network means doctors, specialists, and hospitals are contracted with this insurance plan. (Note: Sometimes in-network is also called “PPO” or “Preferred” network.) The network for this plan is Blue Card PPO Basic, part of Blue Cross Blue Shield.

• When using in-network providers, most covered medical services are paid at 100%, (less deductible & copay). For out-of-network providers, meaning a provider who is not contracted, the plan pays 70% of Usual and Customary.

• Please locate Blue Cross Blue Shield contracted providers on the GeoBlue Member website at www.geobluestudents.com.

• Always check with the doctor or medical facility directly to confirm that they are still a member of the Blue Cross Blue Shield 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.
**In-Network vs. Out-of-Network**

<table>
<thead>
<tr>
<th>Billed Charge</th>
<th>Copay</th>
<th>Contract adjustment*</th>
<th>Insurance payment</th>
<th>Member responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office visit using In-Network provider</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$200</td>
<td>$10</td>
<td>$100</td>
<td>$90</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Office visit using Out-of-Network provider</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$200</td>
<td>$0</td>
<td>$0</td>
<td>$70</td>
<td>$130</td>
</tr>
</tbody>
</table>

*This example assumes Usual & Customary office visit rate of $100. This is for illustrative purposes only.*
Your Insurance ID Card

- GeoBlue will send you an email with a link to download your card.
- Follow the link to [www.geobluestudents.com](http://www.geobluestudents.com), then click “Log In or Register” to create an account.
- Register using your first name, last name, date of birth, and certificate number that is sent in the email from GeoBlue.
- If you need help, please contact Relation at (800) 537-1777 to retrieve your ID card.
Doctor Visits

- When you have a health care need, such as a sickness or injury, please visit the Student Health Center or schedule an appointment to see a doctor.
- Use an in-network doctor whenever possible to reduce your out-of-pocket costs.
- To find an in-network provider, follow these instructions:
  - Go to [www.geobluestudents.com](http://www.geobluestudents.com) and select “Find a provider.”
    - Type in the first three numbers of your member ID (QHS) or choose your Network (Blue Card 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. Phone the doctor’s office to make an appointment. Tell them you have Blue Card PPO Basic insurance (part of the Blue Cross Blue Shield Preferred Provider Network).
Getting a Medication

Your Prescription Drug Plan is through **Universal Rx**

1. If you need to fill a prescription, always use In-network pharmacies including Cal Poly Health and Wellbeing, CVS, Rite Aid, and Sav-on.

2. ALWAYS ask for the generic form of the drug, if available; this will save you money!

3. To locate additional In-network pharmacies, please visit: [https://universalrx.com/pharmacy-locator/](https://universalrx.com/pharmacy-locator/)

4. When picking up your prescription, please show your GeoBlue ID card, this is your medical and prescription drug card.
How Claims Work

- 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 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 an in-network provider. (less deductible and copay)*
Submitting A Claim

• In most cases, the provider will submit the claim for you.
• If you are asked 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.
• Go to [www.4studenthealth.com/calpoly](http://www.4studenthealth.com/calpoly) to download a form.
• Send a claim form with 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.
• For questions about claim status or benefits, please contact:

  GeoBlue  
  Phone: (844) 268-2686  
  Website: [www.geobluestudents.com](http://www.geobluestudents.com)
Recap

• In a life threatening emergency call 911! In all other instances go to the Student Health Center, Urgent Care center, or schedule an appointment with a doctor.

• Please use the Student Health Center or Blue Cross Blue Card PPO providers. This will save you money! Always be sure to verify your doctor, urgent care center or hospital is contracted Blue Cross PPO provider by accessing www.geobluestudents.com

• Watch for your email from GeoBlue with your Certificate number and download your ID card. Be sure to carry your ID card with you at all times.

• Contracted providers will submit bills on your behalf. For non-contracted providers you may need to submit a claim for reimbursement. Please keep copies of all claims submitted to GeoBlue.

• Call Relation Insurance Services (RIS) if you have claims or benefits questions at (888) 388-0931.