



2019–2020

Using Your Insurance

International Student Health Insurance Plan (ISHIP)

www.4studenthealth.com/smc



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/smc to download 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

Once you are enrolled in the plan, download your insurance ID card at www.4studenthealth.com/smc or by downloading the **RelationGO** mobile app from the app store. No other ID card will be mailed to you.

With the mobile app, you can access and email or fax your ID card, obtain copies of health center referrals, and view medical claims.

Carry your ID card with you at all times! You will need your card when you visit a physician's office, urgent care center, hospital, or pharmacy.



What You Will Pay

- The cost of the insurance premium
- A \$1,100 deductible per year, if you do not have a Student Health Services Center referral (reduced to \$50 deductible if referred by SHSC or if SHSC is closed). The deductible is waived at the Student Health Services Center.
- \$100 deductible for other referral exceptions listed in the Referral Requirement section
- \$100 deductible per year for dependents
- A \$25 copay when you go to a doctor's office (waived at the Student Health Services Center)
- A \$50 copay if you go to the emergency room (waived if you are admitted to hospital)
- A \$75 copay if you are an inpatient at a hospital
- 50% of the cost of any prescription medication, except prescribed contraceptives, which are covered at 100% (you must pay in full and then send a claim for reimbursement)
- Out-of-network coinsurance if you don't use an in-network provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Plan Certificate)



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.

- **Student Health Services Center (SHSC)**, for illness or injuries, before seeing an outside doctor
- **Center for Wellness & Wellbeing (CWW)**, for psychological care
- **Doctor's office**, for medical concerns and sick visits, with referral from SHSC or CWW
- **Urgent care center**, for illness or injuries when the SHSC 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” or “PPO” means that the doctor or medical facility is part of the Preferred Provider Organization. It is a network of doctors, specialists, and hospitals that accept this insurance plan.

Participating providers listed on the Cigna website www.cigna.com are available to you for consultation and treatment. Check with the doctor or medical facility directly to confirm that they are still participating in the network before you receive treatment.



How do I find a PPO doctor after I have received a referral from campus health?

Use a provider that is part of Cigna, Choice Fund PPO Network, for eligible expenses to be covered at 100% of PPO Allowance (after copay and deductible). Otherwise, eligible expenses will be covered at 70% of Usual & Reasonable (U&R) charges (you will have to pay 30% of U&R charges after copay and deductible).

To find a PPO provider, visit www.cigna.com and follow these instructions:

1. From the top right of the screen next to search box, click on **“Find a Doctor, Dentist, or Facility.”**
2. Click on link that reads, **“Plans through your employer or school.”**
3. Under **“Search Location”** enter your city and state or ZIP code.
4. Under **“Select a Plan”** choose **“PICK.”**
5. Expand the Medical Plans option and select **“PPO, Choice Fund PPO”** then click on **“Choose.”**
6. Enter the type of provider, then click **“Search.”**
7. From the results page, you can change your selection criteria, such as distance from your location and specialty.
8. Click **“Apply.”**
9. Select a doctor from the list.
10. Arrive 15 minutes early for your appointment. Bring your insurance ID card with you.

Call the doctor’s office to make an appointment. Tell them you have **Cigna’s Choice Fund PPO** insurance (part of the Cigna PPO Network).

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.



What Is Covered?

- Unlimited benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 100% (after copay and deductible) 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
- Preventive care
- Tests, procedures, and laboratory services, such as X-rays and blood draws
- Pregnancy and maternity
- Most prescriptions, covered at 50% of usual and reasonable charges, deductible waived (contraceptives covered at 100%)

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



Referral Requirement

AN SHSC REFERRAL IS REQUIRED (unless an exception to the referral requirement applies – see below). The student must first use the resources of the Student Health Services Center (SHSC) for health care or the Center for Wellness & Wellbeing (CWW) for psychological care where treatment will be administered or a referral issued. **SHSC or CWW must be used for the entire term of coverage, even summer, not just until the end of classes.**

Expenses incurred for medical treatment outside SHSC or CWW for which no referral is obtained will be subject to a Deductible of **\$1,100** (OPT students are exempt from the referral requirement). If you receive an SHSC referral or if SHSC is closed, the Deductible will be reduced to **\$50**. If you receive a CWW referral or if CWW is closed, the Deductible will be reduced to **\$0**.

Exceptions to Referral Requirement

The annual Deductible is reduced to \$100 for outside care without a referral ONLY under the following conditions:

1. For an Emergency Medical Condition. (The student must return to the SHSC/CWW for necessary follow-up care.)
2. For medical care received when the student is more than 50 miles from campus.
3. For medical care obtained when a student is no longer able to use the SHSC/CWW due to a change in student status.
4. For obstetrical and gynecological care.*
5. When service is rendered at another facility during break or vacation period.

* The \$100 Deductible does not apply for Women's (or any other) Preventive Services.

Applicable coinsurance and copay amounts shall apply to the exceptions to the referral requirement shown above.

Dependent spouses and children are not eligible to use SHSC and are exempt from the above limitation and requirements. Dependent Deductible of \$100 per policy year will apply.

How the Referral Requirement Affects Your Deductible

Referral Status	Deductible
No Referral (Exception does not Apply)	\$1,100
Have an SHSC Referral or SHSC is Closed	\$50
Have a CWW Referral or CWW is Closed	\$0
Exception(s) to Referral Requirement Applies	\$100
Dependent (No Referral Required)	\$100



Student Health Services Center and Center for Wellness & Wellbeing

For general medical care or a referral to see an outside doctor, please visit the Student Health Services Center (SHSC). For mental health care services, visit the Center for Wellness & Wellbeing.

Closed weekends, school holidays, and during semester breaks.

Student Health Services Center

Northeast corner of the Cayton Center Complex (by the Cafeteria)

(310) 434-4262

HOURS

Monday – Thursday	7:30 a.m. – 6:00 p.m.
Friday	7:30 a.m. – 3:00 p.m.

Center for Wellness & Wellbeing

Main campus, Liberal Arts Building, Room 110

(310) 434-4503

HOURS

Monday	9:00 a.m. – 4:00 p.m.*
Tuesday – Friday	9:00 a.m. – 5:00 p.m.*

*Closed 12:00 p.m. – 1:00 p.m.



Doctor Visits

When you have a health care need, such as a sickness, injury, or other medical concern, your first step is to always go to the Student Health Services Center to receive treatment or a referral to an outside doctor.

If you have received a referral, schedule an appointment to see a doctor.

1. Use an in-network doctor whenever possible.
If you use a non-network provider, you will pay more out-of-pocket.
2. Phone the doctor's office to make an appointment. Tell them you have **Cigna, Choice Fund PPO** insurance.
3. Arrive 15 minutes early for your appointment.
4. Bring your insurance ID card and photo identification with you.

Every visit to a health care professional, whether at SHSC/CWW, 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 the SHSC and your doctor's office is closed, 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:*

Santa Monica Urgent Care

524 Colorado Avenue
Santa Monica, CA 90401
(310) 394-2273

Venice Urgent Care

2006 Lincoln Boulevard
Venice, CA 90291
(310) 396-2273

Westside Walk in Clinic
3018 Washington Boulevard
Marina del Rey, CA 90272
(310) 305-1801

* Always check with any urgent care facility first to confirm that they accept Cigna, Choice Fund PPO before you receive treatment.



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/smc 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.
- When filling **most** prescriptions at Ocean Park Pharmacy, located at 2731 Ocean Park Boulevard in Santa Monica, **(310) 452-5705**, the student will only pay the 50% coinsurance and the pharmacy will bill the insurance company for the balance.



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% if you use an in-network provider.*

- **In most cases, the provider will submit the claim for you.** The claims company (Relation Insurance Administrators) may reach out to you for additional information, if needed. *Do not ignore mail or phone calls from the claims company.*
- 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.
- Visit www.4studenthealth.com/smc to download a claim form under **Claims** in the USE YOUR INSURANCE section.
- Send the claim form with all bills and receipts for medical treatment to:

**Relation Insurance Administrators
P.O. Box 6040
Agoura Hills, CA 91376-6040**

- Make sure you fill out the form completely so that your claim will be processed promptly.
- Keep copies of all the documents you submit for claims.
- If you have any questions about your claim, contact Relation Insurance Administrators at **(800) 468-4343**, Monday–Friday, 8:00 a.m. to 5:00 p.m. (4:00 p.m. Fridays), Pacific Time.



Enrolling Dependents

Dependent means your lawful spouse, registered domestic partner, and/or children under the age of 26.

Dependents must be enrolled within 31 days of the start of the term, or within 31 days of date of birth, adoption, marriage, or arrival in the U.S.

Visit www.4studenthealth.com/smc to download an enrollment form (click on **Claims** in the USE YOUR INSURANCE section). Fill it out completely, and return with payment to the address on the form. Must be postmarked within 31 days of the start date of the term.



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

Benefits are available worldwide. In the U.S., find a doctor or hospital that is a member of the Cigna, Choice Fund PPO Network for eligible expenses to be covered at 100% of PPO allowance (after copay and deductible).

Outside the U.S., medical expenses are covered at 70% of Usual and Reasonable charges. See Plan Certificate for more information.



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.

National Guardian Life complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

(Arabic)
إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية متوفرة لك بالمجان. اتصل برقم (800) 468-4343 1+

(Chinese-S)
如果您说中文，您可以免费获得语言援助服务。请致电 +1 (800) 468-4343.

(Chinese-T)
如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 +1 (800) 468-4343.

(French)
Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le +1 (800) 468-4343.

(French Creole-Haitian)
Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Relè +1 (800) 468-4343.

(German)
Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer +1 (800) 468-4343.

(Italian)
In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero +1 (800) 468-4343.

(Japanese)
日本語を話される場合、無料の言語支援をご利用いただけます。+1 (800) 468-4343 まで、お電話にてご連絡ください。

(Korean)
한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. +1 (800) 468-4343 번으로 전화해 주십시오.

(Persian-Farsi)
اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (800) 468-4343 تماس بگیرید.

(Polish)
Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer +1 (800) 468-4343.

(Portuguese)
Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para +1 (800) 468-4343.

(Russian)
Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните +1 (800) 468-4343.

(Spanish)
Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al +1 (800) 468-4343.

(Tagalog)
Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa +1 (800) 468-4343.

(Vietnamese)
Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số +1 (800) 468-4343.

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



(800) 537-1777



customerservice.la@relationinsurance.com



www.4studenthealth.com/smc

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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