



2016-2017 International Student Health Insurance Plan Overview



Health Insurance Basics

- Why you need health insurance: the U.S. does not offer free medical care to the general public, and medical care is very expensive.
 - Average cost to visit a doctor: \$150 - \$200 per visit
 - Average cost to stay in a hospital (for room and board only): \$1,800 - \$2,500 per day
 - Doctor's fees, lab charges, x-rays, surgery, etcetera: all cost extra \$\$\$
- Your insurance is in place to help with the cost of unexpected injuries and illnesses, as well as to help prevent or curb potentially serious conditions that could keep you from finishing your degree. It will cover a certain percentage of the cost when you go to a doctor or hospital. **You are responsible for paying what insurance doesn't cover.**
- Chaffey College requires that you purchase this student health insurance plan. If you have not already purchased the plan, please go to www.4studenthealth.com, select your school, and enroll online. If you need to pay by check or money order, you can download an enrollment form.

Health Insurance Documents

- Health Insurance Brochure
 - The brochure contains important information about your insurance. On the cover of the brochure you will find your policy number. In it you will find benefit details, claim submission instructions, preferred provider contact information, FAQs and contacts, and so much more.
 - You can download the SHIP Brochure from www.4studenthealth.com.
- Permanent ID cards
 - Your permanent ID cards will be sent to you within two weeks of the first day of school.
 - If you lose your ID cards, you should download a temporary ID card from www.4studenthealth.com and call Ascension at **(800) 537-1777** to request replacement ID cards.
 - It is very important to have proof of insurance coverage in order to receive prompt medical treatment! **Make sure to keep your ID cards with you at all times, and do not discard your ID cards until you receive new ones.**

What Is Covered By This Insurance?

- The International Student Health Insurance Plan benefits include:
 - Maximum benefit does not apply (except where noted in the brochure)
 - \$500 deductible, waived with an SHS referral or if SHS is closed
 - 80% of covered charges when CIGNA PPO provider is accessed, 50% of reasonable and customary for non-PPO
 - \$20 office visit copay
 - \$20 prescription drug copay for generic / \$40 for preferred brand / \$60 for non-preferred brand / \$75 specialty
 - Medical Evacuation and Repatriation coverage, Emergency Travel Assistance
 - **Additional benefits and coverage levels can be found in your plan summary and brochure.**
- The International Student Health Insurance Plan limits coverage for the following:
 - Dental for persons 19 and over: only covered in case of injury/accident
 - Vision for persons 19 and over: one routine eye exam; otherwise only covered in case of injury/accident
 - **Additional exclusions and limitations can be found in your plan summary and brochure.**

In An Emergency

- **In the event of a life-threatening emergency, go directly to the nearest Emergency Room (ER) or call 911.**
- Do not go to a hospital emergency room if your condition is not life-threatening.
 - You will wait for hours for non-emergencies.
 - There is a \$150 copay for ER visits, which is only waived if you are admitted.
 - ER expenses for minor conditions are not covered by this insurance. That means you will pay out of your own pocket for non-emergency use of the ER.
 - The portion of the charges for which you are responsible (your coinsurance amount) will be higher, because the ER will charge much more than what a doctor's office or urgent care center would charge.
- Use an Urgent Care Center for severe but non-life-threatening emergencies. It will save you time and money!

Non-Emergency Options

- **For non-emergencies, it is important to go to the Student Health Services (SHS) first.**
 - The \$500 deductible is waived if you go to student health services first.
 - If the SHS cannot treat you or if it is closed, you should seek outside medical treatment.
- You can go to any doctor or hospital, but choosing a doctor or hospital that is part of the CIGNA PPO network will save you more than going to a non-PPO provider. For a complete listing of PPO Doctor or Hospital facilities, visit www.cigna.com.
- Once you select a doctor or facility, call to schedule an appointment.

Paying For Health Care

- If you see a doctor or are treated in a hospital, payments can be handled in two ways:
 - If the provider submits the bill to the insurance company directly, you will be billed later for any charges that the insurance does not cover and for which you are responsible.
 - In some circumstances, such as when using a non-PPO provider, you may be required to pay in full up-front. When this is the case, submit a claim for reimbursement by sending all medical bills, your referral (if applicable), and either a copy of your health insurance ID card or a completed claim form to Personal Insurance Administrators (P.I.A.). Once the claim is received and processed, P.I.A. will reimburse you for the amount the insurance is responsible for paying.

Personal Insurance Administrators, Inc.
P.O. Box 6040
Agoura Hills, CA 91376-6040

- For prescriptions reimbursement, submit a claim to P.I.A. Be sure to include the full itemized receipt, along with either a copy of your health insurance ID card or a completed claim form.
- Claim forms are available at www.4studenthealth.com. If you have questions about the status of your claim, please call P.I.A. at **(800) 468-4343**. Claims are usually processed in 7-10 business days.

Important Billing Information

- **Be sure to keep copies of all documents submitted to P.I.A.**
- Medical bills are not automatically paid. You may receive a request for more information, and if you do, it's your responsibility to send the claims payer the documentation they need and to follow up to make sure your claim is paid.
- The insurance does not necessarily cover everything, so check the brochure before you a procedure to make sure it's covered. If you have specific benefit questions, contact P.I.A.
- **Again, you are ultimately responsible for any charges not covered by the insurance.**

Recap

- **In an emergency call 911!** In all other instances, visit the SHS whenever possible (remember that the deductible will be waived if you receive treatment or a referral from the SHS first), go to an Urgent Care center, or schedule an appointment with a doctor.
- You don't have to go to a CIGNA PPO provider, but you will save money if you do.
- Always submit a claim after receiving medical treatment outside of the SHS and after getting your prescriptions filled.
- Call P.I.A. if you have claims or benefits questions.
 - Telephone: **(800) 468-4343**
 - Website: **www.piaclaims.com**
- Call Ascension if you have questions regarding eligibility, enrollment, waivers, or plan materials.
 - Telephone: **(800) 537-1777**
 - Website: **www.4studenthealth.com**

Thank You

