

SANTA BARBARA CITY COLLEGE

2016–2017 International Student Insurance Plan



Insurance Frequently Asked Questions (FAQ)

Why do I need health insurance?

Medical care in the U.S. is very expensive as well as complicated. When an unforeseen accident or illness occurs, it is important that you have insurance to cover the high costs of medical treatment. When used in accordance with the guidelines, the insurance policy the college provides is designed to cover 100% of medical treatment that a student receives and 80% of medication costs that are prescribed.

We know that the health care system in the United States may be very different from what you are used to; therefore, we are available to answer any questions you may have. For more information on the plan or to schedule an appointment with an insurance representative, please call Ascension at **(800) 537-1777**.

Where can I find information on the plan?

Visit www.4studenthealth.com/sbcc. There you can review your insurance plan benefits and coverage dates, download claim forms and instructions for filing a claim, search for a doctor, and much more!

What if I get sick and want to see a doctor?

You should go to Student Health Services on campus first, located in the Student Services Building, 1st Floor (SS-170) for treatment or a referral to an off-campus doctor or medical facility. Your copay will be waived with a Student Health Services referral. You must be enrolled in classes to use any services at SHS. If you cannot visit Student Health Services first, you can still seek medical help elsewhere, but the copay will not be waived for you.

In order for a medical bill to be paid at 100%, the doctor or hospital *must* be a member of the Preferred Provider Organization (Blue Cross Blue Shield).

How do I find a PPO doctor, hospital, or urgent care center?

1. Go to www.geobluestudents.com and select "Find a Provider."
2. Type in the first three numbers of your member ID or choose your Network (**BlueCard PPO Basic**).
3. You can search by name, specialty, procedure, or more.
4. Enter your city or ZIP code for location and press "GO."
5. Select a doctor from the list, and call to make an appointment

What do I need to bring with me for a scheduled visit with a physician or hospital?

Always bring your insurance ID card, photo identification, and a referral from Student Health Services if you have one. In addition, be sure to bring cash or a credit card to pay your copay directly to the provider. There is a \$20 copay at a doctor's office or urgent care center and a \$100 copay at a hospital.

How do I get my Insurance ID card?

Once you are enrolled in the plan, you may download a copy of your insurance ID card at www.geobluestudents.com. If you have question or need help accessing your ID card, or if you need to seek medical treatment before your card is available, you may contact Ascension at **(800) 537-1777**.

What if it is an emergency, such as an accident or life-threatening situation?

In the case of an emergency go to the nearest hospital or call **911**. You may receive treatment at any hospital. There is also a \$100 copay for each hospital emergency room visit (waived if admitted to hospital).

What if it is not an emergency, but I need to see a doctor right away?

If it is *not* a life-threatening condition but you need to see a doctor right away and cannot wait for a scheduled appointment, you may visit an urgent care center. Urgent care centers provide medical treatment for a minor injury or sickness when immediate care is needed. Please note that use of an urgent care center instead of a hospital emergency room may decrease your out-of-pocket expenses.

The following urgent care centers are part of the PPO network:

Sansum Clinic Urgent Care Center
215 Pesetas Lane
Santa Barbara, CA 93110
(805) 563-6100

The MedCenter
2954 State Street
Santa Barbara, CA 93105
(805) 682-7411

The MedCenter
319 N. Milpas Street
Santa Barbara, CA 93103
(805) 965-3011

The MedCenter
271 N. Fairview Avenue, #101
Goleta, CA 93117
(805) 681-7411

Insurance FAQ (continued)

What does “PPO” or “in-network” mean?

“PPO” or “in-network” means doctors, specialists, and hospitals that are part of the Preferred Provider Organization and accept the SBCC insurance plan. All in-network providers listed on the website are available to you for consultation and treatment. Always check with the doctor or medical facility directly to confirm that they are still a participating provider before you receive treatment.

Does the plan cover preventive care?

Your insurance is an accident and sickness policy. This means your insurance covers you only when you are sick or you have had an accident. However, there is an annual women’s wellness visit, which includes a cervical cancer screening and a breast exam. There is also 100% coverage with no cost sharing for contraceptive medications, services, and devices.

Are prescription drugs covered?

Yes, outpatient (not hospitalized) prescription drugs are covered at 80% of actual charges. Contraceptive drugs are covered at 100% of actual charges. You should always ask for the generic form (not brand name) of the drug, if available, as this will decrease the cost. You may use any pharmacy, including CVS, Rite Aid, and Walgreens. *Please note that you will need to pay for prescriptions in full at the time of pickup, then submit a claim for reimbursement for the portion the company is responsible for paying.*

Is vision or dental coverage provided under this plan?

General vision and dental benefits are not provided by this plan (though injury due to an accident is covered). Please contact Ascension at **(800) 537-1777** or visit www.4studenthealth.com/supplemental-plans for details on dental and vision options.

What if I use a doctor or hospital that is not part of the PPO?

If you utilize a doctor or hospital that is not a member of the Preferred Provider Organization (PPO), you will be responsible for 20% of the eligible expenses charged.

Where do I send my bills, claims, or any other important information?

If the bills are given or sent to you, you must send copies of them to the claims department. The claims department may require further information to process your claim. Send your copies and claims to the following address:

GeoBlue
P.O. Box 21974
Eagan, MN 55121

How do I check on the status of a claim?

You may contact the claims department directly by calling **(844) 268-2686**. You may request a claims representative who speaks your native language if needed.

What if I pay for services such as doctor visits, prescriptions, etc.?

If you have paid for a prescription, doctor visit, etc. with your own money, you will need to submit a claim form for reimbursement. If you do not have a claim form, you may download one at www.4studenthealth.com/sbcc. Send copies of the claim form and receipts to the above address.

What if my visa status changes?

If your visa status changes or if you terminate your F-1 status, you are no longer eligible for coverage under the SBCC insurance plan. Your coverage will be terminated. If no claims have been submitted and you are returning to your home country, you may request a refund from the school for the number of full months remaining in the term.

Am I still eligible for coverage if I am not enrolled in classes for summer or I graduate and go on an Optional Practical Training work permit?

Yes, you are still eligible, but you cannot enroll through the school. You must contact Ascension at (800) 537-1777 to obtain an enrollment form. In addition, students who are on 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.

How do I know my case is confidential? Will Student Health Services tell my parents or guardians about my case?

Every case is treated confidentially by Student Health Services and Counseling Services on campus. No information will be released without your written consent.

What if I already have a health insurance policy from my home country?

No other insurance policies will be accepted as a substitute for the one that SBCC provides. International students attending SBCC are required to purchase the medical insurance policy authorized by SBCC.

What if I’m outside California or the United States and need medical treatment?

Coverage is worldwide. Any treatment received outside California is covered at 100% in-network and 80% out-of-network, after the copays. The copays cannot be waived. All medical bills, receipts, and other information should be sent to the address above.