

How to Use Your International Student Insurance Plan For the Students of

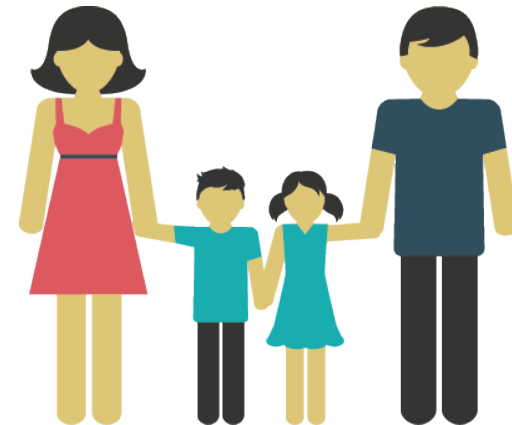


YOUR INSURANCE ID CARD

- Your ID cards will be sent to you after the start of Fall term (or Spring if you are newly enrolled). If you have enrolled dependents, they should use your card.
- Keep your ID card for **one year**. Do not throw away your card until you receive a new one (next academic year).
- **What to do if you lose your card:** Call Ascension at **1-800-537-1777** to request a replacement card. It is very important to have proof of insurance coverage in order to receive prompt medical treatment!
- **KEEP YOUR ID CARD WITH YOU AT ALL TIMES!** You will need your card when you visit Student Health Services, doctor's office, urgent care, or hospital emergency room.

DEPENDENT ENROLLMENT

- To enroll dependents, visit **www.4studenthealth.com/sbcc** to download the dependent enrollment form, complete it, and send along with payment.
- You can pay by credit card (Visa or MasterCard), or by check or money order. Checks or money orders must be made out in U.S. funds.
- You can purchase a money order at the following locations: 7-Eleven, Walmart, and most banks and post offices.



- In the case of an emergency go to the nearest hospital or call 911. An emergency is a life-threatening condition. You will pay a \$50 copay at the emergency room.
- If it is not a life-threatening condition but you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an urgent care center. You will be charged a \$20 copay at an urgent care center (waived with referral from Student Health Services).

The closest **urgent care centers** to Santa Barbara City College are:

Sansum Clinic Urgent Care Center
51 Hitchcock Way
Santa Barbara, CA 93105
1-805-563-6100

The MedCenter
2954 State. St.
Santa Barbara, CA 93105
1-805-682-7411



Location:

Student Services Building, 1st Floor
(SS-170), East Campus

Phone: 1-805-965-0581, ext. 2298

Hours:

Monday – 8:00 a.m. to 4:15 p.m.
Tuesday – 8:00 a.m. to 6:00 p.m.
Wednesday - 9:00 a.m. to 6:00 p.m.
Thursday – 8:00 a.m. to 4:15 p.m.
Friday – 8:00 a.m. to 1:00 p.m.

If you are on campus, go to Student Health Services. The SHS staff can treat most illnesses and many injuries and you will not have to pay a copay or deductible.

The office is open on the days classes are in session and closed during breaks and holidays.

PREFERRED PROVIDER ORGANIZATION (PPO)

What's
a PPO?



- PPO stands for Preferred Provider Organization. It is a network of doctors, specialists, and hospitals that accept the Santa Barbara City College insurance plan. All participating PPO 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 PPO provider *before* you receive treatment.
- It is best to locate a doctor, urgent care center, and emergency room in the PPO network *before* you get sick. If you do not use a PPO provider, you will have to pay 25% of the charges in addition to the copays.
- To find a PPO provider go to: **www.anthem.com/ca** and select "Find a doctor" (more info on page 4).

FIND A DOCTOR

[Providers](#) | [Employers](#) | [Agents/Brokers](#) | [State Sponsored](#) | [Federal Employee Program \(FEP\)](#)



[Shop For Insurance](#) | [Health & Wellness](#) | [Customer Support](#)

It's easy, convenient.

Manage your health care simply online. [Register now >](#)



1 2 3 4 5

MEMBER LOG IN [Guided Tour](#)

[Register Now](#) [LOG IN](#)

[Learn more about Secure Log in](#)

[Forgot Username](#) or [Password](#)

USEFUL TOOLS

[FIND A DOCTOR](#)
(Dentist, Pharmacy, or Hospital)

[PRESCRIPTION BENEFITS](#)

[CHECK CLAIM STATUS](#)

Get a Free Instant Quote

- Medicare Solutions
- Individual & Family plans (Health, Dental, Vision & Life)

[START](#)



Network Cost

A large network helps keep your share of the cost lower, so you

In the News

- [We're improving our website – check it out](#)
- [Our parent company's agreement with IBM to develop Watson technology](#)



REAL HEALTH
Follow our health stories

Note: You do not need to enter a username or password.

Click "Find a doctor."

If you get a referral from Student Health Services or you need to seek treatment when SHS is closed, you should visit an Anthem Blue Cross PPO provider whenever possible.

Select a state:

Select **California** from the drop-down menu.

Select a plan/network:

From the drop-down menu, choose **Blue Cross PPO (Prudent Buyer) – Large Group**.

Then click "Select and Continue."




[Español](#)

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Find a Doctor [Encontrar un doctor](#)

Each of our plans has a network of doctors and hospitals. You will get the most from your plan if you choose a doctor or hospital in your plan's network.


 **Search by selecting a plan/network**

Shopping for a new plan/network? Start here to see if your doctor or hospital is in the plan/network that you're thinking about.

Select a state:

Select a plan/network:

[Select and Continue](#)

 **Search using your plan**

Log in to find a doctor or hospital in your plan's network.

Username:

Password:

[Use the alpha prefix \(first three letters\) of your member identification number to search without logging in](#)

[Log in and Continue](#)

[Search without selecting a plan/network](#) ?

Medicare Assignment ?
To find providers that accept Medicare Assignment, please visit [medicare.gov](#)



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All fields are required unless labeled optional

Find a Doctor [Encontrar un doctor](#)

I want to search this plan/network: Blue Cross PPO (Prudent Buyer) - Large Group [Select other plan/network](#)

I'm looking for a:

Who specializes in:

[Show specialty details](#)

Located near: Within a distance of:

Whose name is: (optional)

[Show more options](#)

What are you looking for?

- This means what type of provider or facility are you looking for.
- If you are looking for a doctor, select "[Doctors/Medical Professionals.](#)"
- If you are looking for an emergency room, select "[Hospitals and Facilities.](#)"
- If you are looking for an urgent care center or clinic, select "[Urgent Care.](#)"
- You also have the option to choose the specialty of the doctor or facility.

Where are you looking?

- How far are you willing to travel to see a provider? Indicate the number of miles here based on the ZIP Code or address of your school or residence.

FIND A DOCTOR



[Español](#)

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Find a Doctor Results

Email | Print

Sort by: Distance | 2,851 Doctor/Medical Professional in the Blue Cross PPO (Prudent Buyer) - Large Group plan within 20 miles of 94101

1 - 20 of 2851

CARE PROVIDER | **LOCATION** | **QUALITY**

THAI LEE DO
GENDER: Male | SPECIALTY: Family Practice | DISTANCE: 0.1 miles away | 50 LECH WALES A, SAN FRANCISCO, CA 94102 San Francisco | 415.355.7540
Compare | Quality Snapshot | See All Provider Awards Certifications | Doctor In-Network

JOANN MOSCHELLA DO
GENDER: Female | SPECIALTY: Family Practice | DISTANCE: 0.1 miles away | 50 LECH WALES A, SAN FRANCISCO, CA 94102 San Francisco | 415.355.7545
Compare | Quality Snapshot | See All Provider Awards Certifications | Doctor In-Network

MICHAEL HEINRICH MD
PCP ID: 909N27 | GENDER: Male | SPECIALTY: Family Practice, Occupational Medicine | DISTANCE: 0.1 miles away | SFIA INTRNTIONL TRMNAL A LVL 3, SAN FRANCISCO, CA 94125 San Francisco | 650.821.5601
Compare | Quality Snapshot | See All Provider Awards Certifications | Doctor In-Network

DAVID KAYE DO
PCP ID: 911LBE | DISTANCE: 0.1 miles away | See All Provider

Refine Results
Distance: Within 20 miles of 94101
Specialty | Gender | Additional Options
Return to Search

A list of providers/facilities will be displayed based on your search criteria. Here are some things to note:

You can print the results or email them.

You can click on the name and get more information on the provider.

You can narrow your search by specialty or the doctor's gender.

SEEING A SPECIALIST

- Phone the doctor's office and confirm that he or she is an Anthem Blue Cross PPO provider.
- Make an appointment.
- Arrive 15 minutes early for your appointment. Bring your REFERRAL FORM and insurance ID card with you. You will not be charged the \$20 copay if you bring your referral with you.
- Every visit to a health care professional, whether at Student Health Services, specialist office, ER, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.
- **Note: You are not required to see in-network PPO doctors. If you choose to see a provider who is not an Anthem Blue Cross PPO provider, you will have to pay 25% of the charges.**

USING THE PHARMACY

- 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** at the time of pickup.
- Send all receipts with a claim form (download a form at www.4studenthealth.com/sbcc) to: Anthem Blue Cross. You will be reimbursed 80% of the cost of the prescription. Make copies of all receipts for your records before you mail them.



YOUR OUT-OF-POCKET COSTS

- The cost of the premium
- A **\$20 copay** when you go to a doctor's office
- A **\$50 copay** when you see a doctor in a hospital or outpatient facility
- Any amount not covered by insurance
- **25%** of charges if not using a PPO Provider



HOW DO CLAIMS WORK?

1. After you receive treatment, the doctor or provider will send a bill to the insurance company for the charges.
2. The insurance company will review the doctor's statement and determine the payment for each itemized procedure.
3. 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.
4. The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance.
5. **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 a PPO doctor.

DO YOU NEED TO SUBMIT A CLAIM?

- In most cases, the provider will submit the claim for you.
- If you are requested to pay for services up front, then you will need to complete a claim form in order to be reimbursed by the insurance company.
- Go to www.4studenthealth.com/sbcc to download a form.
- Send a claim form with bills and receipts for medical treatment to:
**Anthem Blue Cross Life
and Health Insurance Company
P.O. Box 60007
Los Angeles, CA 90060-0007**
- Make sure you fill out the form completely so your claim can be processed promptly.
- Keep copies of all the documents you submit for claims.
- To check the status of a claim you submitted, call Anthem Blue Cross at **1-800-695-1164**.



For questions about claims or benefits, please contact:

GGH Benefits – Anthem Blue Cross

Phone: **1-888-850-4770**

Website: www.gghstudents.com

Claims phone number: **1-800-695-1164**

Claims payment address:

**Anthem Blue Cross Life and
Health Insurance Company
P.O. Box 60007
Los Angeles, CA 90060-0007**

*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 or **1-800-695-1164**. For further help, call the CA Department of Insurance at **1-800-927-4357**.

THANK YOU!

Questions?



Please call us if you have any questions
about this presentation or the brochure.
We are happy to assist you!

Ascension Benefits & Insurance Solutions – Student Health

Phone: 1-800-537-1777

Fax: 1-310-394-0142

E-mail: customerservice.la@ascensionins.com

Website: www.4studenthealth.com/sbcc

Please note: This plan does NOT cover dental or vision care, including eye examinations or routine dental examinations (dental treatment due to injury is covered, at \$500 maximum).

You may purchase a separate dental and vision discount plan at
www.4studenthealth.com/smilesaver.