



California Polytechnic
State University
San Luis Obispo
J-1 Scholars

2019–2020

Using Your Insurance

International Scholar Insurance Plan

www.4studenthealth.com/calpoly-scholars



How to Enroll

Visit www.4studenthealth.com/calpoly-scholars to enroll online with a credit card. At the time you enroll in the plan, you may also enroll your spouse, domestic partner, or children under the age of 26. Dependents may be enrolled later if it is within 31 days of marriage, birth, adoption, or arrival in the U.S.

Please note, the plan year ends on September 7, 2020. If your stay continues after this date, it is your responsibility to re-enroll in coverage.

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

After you complete your online enrollment, you will receive an email from GeoBlue instructing you to download your ID card. You may also set up an account at www.geobluestudents.com to access your ID card any time. If you need to seek medical treatment before you receive notice that your ID card is active, please contact Relation at **(800) 537-1777** to obtain your insurance ID number.

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



What You Will Pay

- The cost of the insurance charge
- A \$150 deductible per policy year (waived at an in-network doctor's office)
- A \$10 copay when you go to an in-network doctor's office
- No copay, after deductible, when using an in-network urgent care facility
- A \$10 copay for an in-network urgent care physician office visit
- A \$150 copay after deductible if you go to an in-network emergency room (waived if you are admitted to hospital)
- A \$15 copay for generic prescription medications, or a \$30 copay for brand name medications
- Out-of-network coinsurance if you do not use an in-network provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Member Guide)



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.

- **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for illness or injuries when the campus health center or the doctor's office is closed
- **Hospital**, for scheduled surgery or a medical emergency only

Although you do not have access to services at the Cal Poly Health and Wellbeing Center, they do provide these helpful maps:

- [Click here](#) for maps to Urgent Care Locations in San Luis Obispo
- [Click here](#) for maps to Hospitals in San Luis Obispo




What Does “In-Network” Mean and Why Does It Matter?

In-network means providers such as doctors, specialists, and hospitals that accept this insurance plan. *Note: Sometimes it is also called “PPO” or “Preferred” network.* The network for this plan is **Blue Cross Blue Shield**, also known as **“Blue Card PPO.”**

If you use an in-network provider, covered medical services are paid by the insurance company at 100%. If you use an out-of-network provider, meaning a provider who is not in-network, covered medical expenses are paid at 70%. *Copays are not included in what the insurance company pays.*

To find an in-network provider:

1. Go to www.geobluestudents.com and under **“Find a Provider”** select **“U.S. Providers.”**
2. Enter your city and state, or ZIP code, for the location.
3. Click on **“Select a Plan.”**
4. Type in the code **“QHS”** from your member ID card and click **“Go”** to search.
5. Fill in the **“Select a category”** section and click  to find a Provider.
6. Select a doctor from the list, and call to make an appointment.

Always check with the doctor or medical facility directly to confirm that they accept **Blue Card PPO** 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.



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% after deductible 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
- Prescriptions

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



Doctor Visits

When you have a health care need, such as a sickness, injury, or other medical concern, schedule an appointment to see a doctor.

1. Use an in-network doctor whenever possible. *Note: You are not required to see in-network doctors; however, if you choose to see a doctor who is not an in-network provider, you will have to pay 30% of charges.*
2. Call the doctor's office to make an appointment. Tell them you have **Blue Card PPO** insurance (part of the Blue Cross Blue Shield Preferred Provider Network).
3. Arrive 15 minutes early for your appointment.
4. Bring your insurance ID card with you.

Every visit to a health care professional, whether at the 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, such as routine flu, mild fevers, or cold symptoms! If you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an **urgent care center**. Please be sure to check their hours before going because most urgent care centers are not open 24 hours per day.

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:

Family and Industrial Medical Center Inc.
47 Santa Rosa Street
San Luis Obispo, CA 93405
(805) 542-9598

Med Stop Urgent Care Center
283 Madonna Road, Suite B
San Luis Obispo, CA 93405
(805) 549-8880

Urgent Care of Morro Bay
783 Quintana Road, Suite 1
Morro Bay, CA 93442
(805) 771-0108



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.

[Click here](#) for maps to Hospitals in San Luis Obispo



Getting a Medication

- If your doctor prescribes a medication, you may fill it using any pharmacy, including Costco, 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 the applicable copay for prescriptions.



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% (after deductible) if you use an in-network provider.*

In most cases, the provider will submit the claim for you.

If you are required to pay for services up front, you can submit claims electronically through the GeoBlue Member Hub at www.geobluestudents.com. You may also fax, email, or mail claims to claims@geo-blue.com or fax to **(610) 482-9623**, or mail claims to the following address:

**GeoBlue
P.O. Box 21974
Eagan, MN 55121**

You may download a claim form www.4studenthealth.com/calpoly-scholars.

Keep copies of all the documents you submit for claims.

To check the status of a claim you submitted, call GeoBlue at **(844) 268-2686**.



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

Any treatment received outside California but within the U.S. is covered at 100% in-network and 70% out-of-network, after the applicable copay and deductible amounts.

When traveling outside the U.S., *general medical care is not covered*. Coverage is provided for services and supplies furnished in connection with **urgent care or a medical emergency only**. Applicable copay and deductible amounts will apply.

All medical bills, receipts, and other information should be sent to the claims department address.

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/calpoly-scholars

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**.

Disclaimer: CA License No. 0G55426. If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.