



SANTA BARBARA CITY COLLEGE

International Student Insurance Plan

Why do I need health insurance?

Medical care in the U.S. is expensive and complicated. There is no free medical care. A typical doctor visit averages \$150, and an overnight hospital stay can cost thousands of dollars. When an unforeseen accident or illness occurs, it is important that you have insurance to help cover these high costs. When used in accordance with the guidelines, the insurance policy provided by your school is designed to cover 100% of the cost (after applicable copays) of necessary medical treatment as well as 80% of the cost for medications.

We know the health care system in the United States may be very different from what you are used to, so please call Relation Insurance Services with any questions you might have at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).

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 should I do if I need 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. The copay is waived at Student Health Services and at a PPO doctor's office with a referral. You must be enrolled in classes to use any services. If you cannot visit Student Health Services first, you can still seek medical help elsewhere, but the copay will not be waived.

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) also known as "**Blue Card PPO.**"

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

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.

What do I need to bring with me for a scheduled visit with a doctor 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 emergency room.

How do I get my Insurance ID card?

You will receive an email from GeoBlue at the start of each semester/term notifying 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 Student Health Services, a doctor's office, urgent care, or hospital.

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 Student Health Services or the doctor's office is closed?

If it is *not* a life-threatening condition but you need to see a doctor right away and cannot wait for a scheduled appointment, visit an urgent care center rather than a hospital emergency room. Hospital emergency rooms generally charge more for services than doctors' offices or urgent care centers. **Using an urgent care center instead of a hospital emergency room will save you money.** Urgent care centers provide medical treatment for sicknesses and minor injuries or when immediate care is needed.

You must pay a \$20 copay at an urgent care center.

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

Sansum Clinic
215 Pesetas Lane,
Santa Barbara, CA 93110
(805) 653-6110

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

What does “In-Network” or “PPO” mean?

“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. All participating providers listed on the website www.geobluestudents.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.

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 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 student insurance plan. Please contact Relation at **(800) 537-1777** or visit www.4studenthealth.com/supplemental-plans for details on other 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 you are billed for medical services (not including your copays), you must send copies of the bills to the claims department. You should include your referral from the campus health center, if applicable. The claims department may require further information to process your claim; send such information as soon as possible so there will be no delay in processing your claim. Send your copies and claims to the following address:

GeoBlue
P.O. Box 21974
Eagan, MN 55121

To check the status of your claim, you may contact GeoBlue by calling **(844) 268-2686**. You may request a representative who speaks your native language, if needed.

What if I pay for services such as doctor visits or prescriptions?

If you have paid for a prescription or a doctor or hospital visit (other than copays), you will need to submit a claim form for reimbursement. Download a claim form at www.4studenthealth.com/sbcc, fill it out completely, and then send completed claim form and receipts to the claim department address. Always keep copies of claim documents for your records.

What if my visa status changes?

If your visa status changes, you are no longer eligible for coverage under this insurance plan. Your coverage will be terminated. If you have not used the insurance 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 graduate and go on an Optional Practical Training work permit?

Yes, you are still eligible. You must contact Relation at **(800) 537-1777** or visit the International Office on campus 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.

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 claims department address.