

Irvine Valley College

International Student Health Insurance Plan (ISHIP)

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 deductibles) of necessary medical treatment as well as 100% of the cost (after applicable copays) for medications.

We know the health care system in the U.S. 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).

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. Participating providers listed on the Cigna website www.cigna.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.

How do I enroll?

Visit www.4studenthealth.com/ivc to enroll online with a credit card, or you can download an enrollment form to pay by check or money order.

Coverage for dependents is not available under this plan.

For questions about enrollment, contact Relation at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).

How do I get my Insurance ID card?

Once you are enrolled in the plan, register online and download your insurance ID card at www.4studenthealth.com/ivc or via the Relation Member Portal or RelationGO.

You will also receive your permanent insurance ID card in the mail after the start of your first term of coverage. Permanent ID cards will be mailed to you once per school year.

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.

Relation Member Portal

Creating an account on the Relation Member Portal will give you access to your insurance ID card, tax forms, claims history, and more. Just follow these steps:

1. Visit <https://myaccount.relationinsurance.com/student>
2. Create an account by entering the requested information
3. After submission, you will receive an email asking you to activate your account
4. Select the needed document (GET ID CARD, GET TAX FORMS, etc.) and follow the instructions for download

RelationGO Mobile App

The RelationGO mobile app is a free and easy way to manage everyday tasks while on the go.

To access, simply visit the App Store or Google Play, download RelationGO, and create your account.

What should I do if I need to see a doctor?

You should go to the campus health center for treatment first or to receive a referral. The deductible is waived at or with referral from the campus health center. Please note you must be enrolled in classes to use any services at the campus health center.

If the campus health center is closed or you are away from campus, visit a Preferred Provider Organization (PPO) network provider to obtain medical care. This plan utilizes the Cigna, Choice Fund PPO Network. In order for your medical bills to be paid at 100% (after deductible) when you seek treatment off-campus, the doctor or hospital you visit must be a member of the PPO Network (Cigna). To locate a PPO provider, visit www.cigna.com.

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 no copay for emergency room visits.

What if it is not an emergency but the campus health center or 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 doctor’s 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.

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

Sand Canyon Urgent Care
15775 Laguna Canyon Road, Suite 100
Irvine, CA 92618
(949) 417-0272

Family Care Centers
4950 Barranca Parkway, Suite 104
Irvine, CA 92604
(949) 857-1248

Concentra Urgent Care
15751 Rockfield Boulevard
Irvine, CA 92618
(866) 944-6046

How much do I have to pay?

After you are enrolled in the plan, the insurance will pay for most covered treatment and services, but you will be required to pay for applicable deductibles, copays, and coinsurance yourself. The deductible for this plan is \$100 per policy year. It is waived at the campus health center and waived with a Student Health Center referral.

You must also pay 25% of charges (your coinsurance) for non-network providers. The coinsurance for prescription drugs is 100% of the cost of the drug after applicable copays. There is a \$10 copay for generic prescription medications, a \$20 copay for preferred brand medications, and a \$40 copay for non-preferred brand prescriptions.

You will also be responsible for any charges you incur for treatment or services that are *excluded* or *limited* under this plan, so please read the Plan Certificate carefully before seeking treatment.

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

1. Visit www.cigna.com.
2. From the top right of the screen next to search box, click on **"Find a Doctor, Dentist, or Facility."**
3. Click on link that reads, **"Plans through your employer or school."**
4. Under **"Search Location"** enter your city and state or ZIP code.
5. Under "Select a Plan" choose **"PICK."**
6. Expand the Medical Plans option and select **"PPO, Choice Fund PPO"** then click on **"Choose."**
7. Enter the type of provider, then click **"Search."**
8. From the results page, you can change your selection criteria, such as distance from your location and specialty.
9. Click **"Apply."**
10. Select a doctor from the list.
11. Arrive 15 minutes early for your appointment. Bring your insurance ID card with you.

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

Always bring your insurance ID card and photo identification. In addition, be sure to bring cash or a credit card to pay your deductible directly to the provider.

Does the plan cover preventive care?

Yes, this plan covers recommended immunizations, routine physical exams, and certain tests and screenings at 100% at an in-network provider, with the deductible waived.

Are prescription drugs covered?

Yes, outpatient prescription drugs are covered at 100% of usual and reasonable charges after copay. The deductible is waived. Contraceptive drugs are covered at 100% as well. 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, Walgreens, and Walmart. *Please note that if you use a pharmacy that is not part of the Express Scripts network, you will need to pay for prescriptions in full, then submit a claim for reimbursement.*

Is vision or dental coverage provided under this plan?

General vision and dental benefits are not provided by this student insurance plan.

For additional options, please contact Relation at **(800) 537-1777** or visit www.4studenthealth.com/supplemental-plans.

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

If you are billed for medical services (not including your deductible or copay amounts) 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:

**Relation Insurance Administrators
P.O. Box 6040
Agoura Hills, CA 91376-6040**

To check the status of your claim, call Relation at **(800) 468-4343**. 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 the applicable deductible or copay amounts), you will need to submit a claim form for reimbursement. Download a claim form at www.4studenthealth.com/ivc, fill it out completely, and then send completed claim form and receipts to the claims department address. Always keep copies of claim documents for your records.

What if I'm outside 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 75% non-network, after the applicable deductible amount.

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

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

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, but you cannot enroll through the school. You must contact Relation at **(800) 537-1777** 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.

Where can I find additional information on the plan?

Visit www.4studenthealth.com/ivc. 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!