



2019–2020

Using Your Insurance

International Student Health Insurance Plan (ISHIP)

www.4studenthealth.com/ivc



How to 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.

Dependent coverage is not available.

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

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 You Will Pay

- The cost of the insurance charge
- A \$100 deductible per policy year (waived at or if referred by the campus health center)
- A \$10 copay for generic prescription medications, a \$20 copay for preferred brand medications, and a \$40 copay for non-preferred brand prescriptions
- Non-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 Plan Certificate)



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.

- **Campus health center**, for minor illness or injuries
- **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



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 at a lower cost to its members. *Note: Sometimes it is also called a “Preferred Provider Organization (PPO)” or “Preferred” network.* The network for this plan is **Cigna, Choice Fund PPO**.

If you use an in-network provider, covered medical services are paid by the insurance company at 100%. If you use a non-network provider, meaning a provider who is not in-network, covered medical expenses are paid at only 75%.

Copays are not included in what the insurance company pays.

All providers listed on the Cigna Member website www.cigna.com are available to you for consultation and treatment.

Always check with the doctor or medical facility directly to confirm that they are still participating in the network 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 deductible) when you use an in-network provider; or 75% (after deductible) when you use a non-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, covered at 100% after applicable copay (no deductible)

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



Campus Health Center

For general medical care, please visit the Health and Wellness Center (HWC). They can treat many conditions or refer you to another doctor or specialist, if necessary.

NOTE: A referral is not required; however, the deductible is waived with a referral from the HWC.

Health and Wellness Center
Student Services Center
Room SSC 150
Irvine, CA 92618
(949) 451-5221

HOURS		
	Spring	Summer
Monday – Thursday	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 1:00 p.m.
Friday	9:00 a.m. – 1:00 p.m.	Closed



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.

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 25% of charges.*

To find a PPO provider, visit www.cigna.com and follow these instructions:

- From the top right of the screen next to search box, click on **“Find a Doctor, Dentist, or Facility.”**
- Click on link that reads, **“Plans through your employer or school.”**
- Under **“Search Location”** enter your city and state or ZIP code.
- Under “Select a Plan” choose **“PICK.”**
- Expand the Medical Plans option and select **“PPO, Choice Fund PPO”** then click on **“Choose.”**
- Enter the type of provider, then click **“Search.”**
- From the results page, you can change your selection criteria, such as distance from your location and specialty.
- Click **“Apply.”**
- Select a doctor from the list.

Arrive 15 minutes early for your appointment. Bring your insurance ID card with you.

Call the doctor’s office to make an appointment. Tell them you have **Cigna’s Choice Fund PPO** insurance (part of the [Cigna PPO Network](#)).

Every visit to a health care professional, whether at the campus health center, 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! If you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an **urgent care center**. 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:

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



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.



Getting a Medication

- To fill a prescription, visit any Express Scripts in-network pharmacy, including CVS, Rite Aid, Walgreens, and Walmart and pay the copay. To locate an Express Scripts pharmacy, visit www.express-scripts.com or call **(800) 447-9638**.
- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- If you use a pharmacy that is not part of the Express Scripts network, you will need to pay for the prescription in full and then submit a claim for reimbursement. Download a claim form at www.4studenthealth.com/ivc. Fill it out completely and send it, along with all receipts, to the address on the form.



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 will need to complete a claim form in order to be reimbursed (paid back) by the insurance company.

Download a claim form from www.4studenthealth.com/ivc, and send the completed form with all bills and receipts for medical treatment to:

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

Fill out the form completely so your claim will be processed promptly.

Keep copies of all the documents you submit for claims.

To check the status of a claim you submitted, call Relation at **(800) 468-4343**.



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

Any treatment received outside California is covered at 100% in-network and 75% non-network.

Treatment received outside the U.S. is covered at 75%.

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



Optional Practical Training

You are still eligible for the insurance coverage offered through your school, but 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.

National Guardian Life complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

(Arabic)

إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية متوفرة لك بالجمان. اتصل برقم (800) 468-4343 1+

(Chinese-S)

如果您说中文，您可以免费获得语言援助服务。请致电 +1 (800) 468-4343.

(Chinese-T)

如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 +1 (800) 468-4343.

(French)

Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le +1 (800) 468-4343.

(French Creole-Haitian)

Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Relè +1 (800) 468-4343.

(German)

Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer +1 (800) 468-4343.

(Italian)

In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero +1 (800) 468-4343.

(Japanese)

日本語を話される場合、無料の言語支援をご利用いただけます。+1 (800) 468-4343 まで、お電話にてご連絡ください。

(Korean)

한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. +1 (800) 468-4343 번으로 전화해 주십시오.

(Persian-Farsi)

اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (800) 468-4343 تماس بگیرید.

(Polish)

Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer +1 (800) 468-4343.

(Portuguese)

Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para +1 (800) 468-4343.

(Russian)

Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните +1 (800) 468-4343.

(Spanish)

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al +1 (800) 468-4343.

(Tagalog)

Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa +1 (800) 468-4343.

(Vietnamese)

Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số +1 (800) 468-4343.

Please contact 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/ivc

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.