

## International Student Health Insurance and Healthcare FAQ

**UPDATED: April 2, 2020**

### Is the IVC Health & Wellness Center Open?

**ASK-A-NURSE HOTLINE: 949-451-5687**

The IVC Health & Wellness Center is NOT seeing students in person as the IVC campus is closed. The Health Center has established an Ask-A-Nurse Hotline that you can call during their regular office hours of Monday – Friday: 9am-4:30pm. The Ask-A-Nurse Hotline number is 949-451-5687.

When you call, you will be screened to assess your condition so that the center can provide you with the most appropriate care or referral to an outside clinic.

### The Ask-A-Nurse Hotline can help with:

- Flu and cold symptoms
- Allergies
- Diarrhea/Vomiting
- Pink eye
- Nausea
- Rashes
- Respiratory problems

*Please call the ASK-A-NURSE HOTLINE if you need a medication refill or other questions regarding medical care.*

### How Do I Get the Referral Form my Insurance Requires if the Health Center is Closed?

The requirement to obtain a referral from the IVC Health & Wellness Center is WAIVED (not required) during IVC's campus closure. You are encouraged to contact the Ask-A-Nurse hotline first for assistance in finding providers in the local area and/or getting help with minor illnesses; however, you can go directly to a PPO doctor in the Cigna Insurance network without first visiting the IVC Health Center.

Visit [www.cigna.com](http://www.cigna.com) to find a provider. Be sure to look for a "PPO" or "Preferred Provider" from the list

Regular co-pays will need to be paid with the exception of COVID-19 testing.

### The closest medical clinics to IVC in the Cigna network are:

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

HOAG Urgent Care  
2560 Bryan Ave Ste A  
Tustin, CA 92782  
(714) 389-3500

## Will my IVC Health Insurance Cover Medical Care for Coronavirus?

### Currently Enrolled F-1 Visa Students:

*Does the IVC health insurance (Relation Insurance/Cigna) plan cover Coronavirus testing?:*

Yes, your health plan will cover the costs for doctor-ordered COVID-19 testing with no copay or deductible including at out-of-network facilities if an in-network provider is not accessible.

*Is Coronavirus treatment covered by the IVC health insurance plan?*

Yes, your health plan will provide coverage for COVID-19 treatment the same as it would any other illness. You can view your health plan details at [www.4studenthealth.com/ivc](http://www.4studenthealth.com/ivc).

### Government Sponsored Students:

Government sponsored students who have outside insurance should consult their specific insurance company related to insurance coverage.

### Optional Practical Training Students:

OPT students who have coverage through their employer should contact their specific insurance company related to insurance coverage.

## Do I Need to Have a Copy of my IVC Health Insurance Card?

Yes! As we have always told our students, you must carry a copy of your health insurance ID card as this will be required anytime you seek medical assistance (not just Coronavirus related!). If you do not have an insurance ID card, please visit [www.4studenthealthinsurance.com/ivc](http://www.4studenthealthinsurance.com/ivc) and click on the "Insurance ID Card" icon to print out a copy of your insurance ID card. Keep this in your wallet.

## Where Can I get More Information about my IVC Health Insurance?

For more information about your IVC health insurance, please visit: [www.4studenthealth.com/ivc](http://www.4studenthealth.com/ivc) or <http://students.ivc.edu/internationalcenter/Pages/insurance.aspx>.

## IVC International Health Insurance Information:

For general information including printing health insurance cards, coverage and other benefit information: [www.4studenthealth.com/ivc](http://www.4studenthealth.com/ivc)

To find a provider: [www.cigna.com](http://www.cigna.com) *(always ask the doctor "are you a Cigna PPO provider")*

Prescriptions: [www.express-scripts.com](http://www.express-scripts.com)

To file a claim or ask about a bill: [www.4studenthealth.com/ivc](http://www.4studenthealth.com/ivc)

For assistance in different languages: <https://4studenthealth.relationinsurance.com/wp-content/uploads/19-20-IVC-Snapshot.pdf>

# COVID-19

For the most up to date information about COVID-19 in the US and Orange County (including testing guidelines), please visit:

- **Center for Disease Control:** <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- **Orange County Healthcare Agency:** <https://occovid19.ochealthinfo.com/>

## What are the Symptoms of COVID-19?

Fever and respiratory symptoms, including a cough and difficulty breathing. These can also be the symptoms of other common illnesses circulating in the community.

## Who is Most at Risk for COVID-19?

This is a rapidly evolving situation and the risk assessment may change daily. The latest updates are available on [CDC's Coronavirus Disease 2019 \(COVID-19\) website](#).

## COVID-19 Testing:

The IVC Health Center will be able to talk with students about their symptoms and refer to local urgent cares that are offering COVID-19 testing or to the OC Health Agency.

## When Should I Call My Doctor About COVID-19?

- ▶ Fever
- ▶ Respiratory symptoms, including a cough
- ▶ Difficulty breathing or shortness of breath

## Where can I go to get Tested for COVID-19?

Guidelines on COVID-19 testing is evolving rapidly. Currently, HOAG Urgent Cares are providing COVID-19 testing in our area. **HOWEVER, you must first call the HOAG Urgent Care facility to speak with a doctor to determine if you are eligible to be tested.** DO NOT GO DIRECTLY TO THE URGENT CARE as you will not be seen without a phone consultation with the physician.

HOAG Urgent Care: [www.hoagurgentcare.com](http://www.hoagurgentcare.com)

You can also call IVC Ask-A-Nurse Hotline for additional information: 949-451-5687.

## What if I Feel Like I Need Emergency Care?

In any situation, if you have a life threatening emergency, you will call 911.

## How Can I Help Protect Myself and My Family?

There is currently no vaccine for COVID-19. The best way to prevent infection is to avoid being exposed to the virus. U.S. Centers for Disease Control and Prevention always recommends everyday preventive actions to help prevent the spread of respiratory viruses:

- Wash your hands often with soap and warm water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60 percent alcohol if soap and water are not available.

- When cleansing your hands make sure to focus on your fingertips as these are the areas most likely to come in contact with bacteria/viruses.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay at least 6 feet away from others at all times.
- Stay home and do not travel when you are sick.
- Cover your mouth and nose with a tissue when you cough or sneeze then throw the tissue in the trash. Then wash your hands with soap and water.
- Clean and disinfect frequently touched objects and surfaces.

## Upcoming IVC Workshops About COVID-19:

### **IVC Health & Wellness Center's Lunch and Learn**

This is a way for registered students and staff/faculty to have a chance to get COVID-19 questions (as well as any medical questions) answered by our in-house doctor, Michele Moscarello, MD.

**Every Monday and Wednesday in April.  
Noon - 1 pm**

Link to join: <https://cccconfer.zoom.us/j/605713907>