



CAL POLY

2016-2017

International Student
Health Insurance Plan

Why do I need medical insurance?

- CSU requires that you have insurance
- The U. S. Dept. of State requires J-1 exchange visitors to have insurance for duration of DS-2019
- Insurance helps pay for your medical bills
- The U.S. government will not help non-citizens with medical bills
- You must purchase insurance before you get sick
- Medical care is one of the fastest rising expenses in the U.S. and is more expensive than in any other country

Average medical costs in the USA

- Hospital room & board, doctor fees = \$2,500/day+
- One day in Intensive Care Unit (ICU) = \$10,000+
- Hospital Emergency Room (ER) = \$750 - \$1,500+
- Treating a broken arm = \$4,000+

Buying and Renewing Insurance

- If taking Cal Poly classes
 - Cal Poly enrolls you – charge added to your student account when you enroll in classes
- If not in CP classes – (F1 not required)
 - You enroll by phone - Call Wells Fargo
800-853-5899 Monday–Friday, 8am – 5pm
[See back cover of brochure](#)

Summer

- If you are taking Cal Poly classes, you will be enrolled in the insurance
- If not enrolled:
 - F-1 – enrollment is optional by phone
 - J-1 – enrollment is required
 - You must enroll yourself by phone

Cost, Coverage Dates and Deadlines

Fall 9/8/16 – 12/24/16	Winter 12/25/2016- 3/27/17	Spring 3/28/17 – 6/20/17	Summer 6/21/17 – 9/7/17
\$357.77	\$319.26	\$292.44	\$282.13

- Rates are listed on [page 2 of brochure](#)
- Premiums will NOT be reduced if you enroll after the first date of coverage for the term
- Read full [brochure](#)

ID Cards

- No permanent ID card will be mailed
- Print your card at aetnastudenthealth.com – you need your Cal Poly student ID number and date of birth.
- Carry the ID card with you at ALL times
- Show the ID card whenever you receive medical treatment
- If you move, or change your address be sure to update your Mailing Address in the My.CalPoly.edu web portal or email the International Center with U.S. address
- See page 4 of [brochure](#) for instructions on obtaining your card

Mobile App

- Download free Aetna mobile app:
 - Text Apps to 44040
- Learn more at aetna.com/mobile

How do I use it?

Call Cal Poly Nurse Line
1-866-439-2012
or
Informed Health Line
1-800-556-1555

Visit the Cal Poly
Health Center

Locate an
Off-campus Doctor

Emergency Room
or Drop-in Clinic

Call to verify Provider is still
participating
and make an appointment

Present Health Insurance ID Card to the Provider

Submit Claim Form
with Receipts

Receive response (EOB) from
Aetna Student Health within 4-6 weeks

Benefit summary

Summary of Benefits	PPO	Non-PPO
Max Benefit per Year	Unlimited Annual and Lifetime Maximums	
Out of Pocket Max per Year	Individual - \$2,250 Family - \$4,500	No limit
Yearly Deductible	\$100	\$100
Portion of cost you pay	0% PPO	25% Non-PPO
Prescriptions	At Student Health Center Pharmacy- Insurance pays 100% of charge	Any other pharmacy – Insurance pays 50% of Recognized Charge
Office visit co-pay	\$10 PPO	25% Non-PPO + \$20 copay

Annual Deductible

- \$100 per Insured Person
- Deductible is the amount of covered medical expenses you pay before your insurance benefits start
- Not counted toward your deductible are:
 - Co-pays for office visits
 - Pharmacy costs
- See list of items that are covered without having to meet deductible
 - (i.e. routine exams, pap smears, birth control)

PPO Out of Pocket Limit

- \$2,250 per individual or \$4,500 per family per year limit
- The most you will pay per year
- Counts toward your OOPM:
 - Pharmacy costs
 - Office co-payments
 - Non-PPO 25% co-payments
 - Ambulance 10% co-payment

What is covered?

- See [pages 5-9](#) of the plan brochure
- Hospital stay, surgery, x-rays
- Routine check-ups, lab tests,
- Mental health benefits
- Alcoholism and Drug addiction
- Maternity benefits and family planning
- Prescription Drugs
- Claims for services received outside the USA (handled like non-PPO claims)

What is not covered?

- See list of exclusions on [pages 13-14](#) of the [brochure](#)
- Routine hearing exams
- Dental services (checkups, fillings, extractions, or any service not related to an injury to the mouth)
 - Unless you are under 19 years of age
- Vision exams or vision correction (eyeglasses/contacts)
 - Unless after cataract surgery or if you are under 19 years of age

After Hours Care

- Campus Health and Wellbeing Resources
 - [Health Center after-hours web page](#)
 - 24-hour nurse line 1-866-439-2012
- 2 urgent care facilities in SLO in your PPO network – call first to be sure they are open - \$10 co-payment
 - Family & Industrial Medical Center
 - Med Stop Urgent Care
 - See [health center after-hours web page](#) for maps and phone number
- Emergency Room - \$50 co-payment
 - Sierra Vista Hospital & French Hospital in SLO
 - Any hospital – you are covered!

Finding a doctor

- Go to the [Aetna website](#)
- Type 'Cal Poly' in the search window
- Select 'Find a doctor, hospital, or pharmacy'
- On the next page click "Find a doctor,.."
- Click the 'Start a New Search' button
- Search 'Doctors (primary care) or Specialist and your desired specialty
- Enter your zip code and distance from zip code
- Under 'Select a Plan' choose Student Health Plans
- Call doctor's office to make appointment

Emergencies

- If you are in a life-threatening situation,
call 9-1-1
- If you are not sure if you need to go to the hospital, call the Cal Poly nurse line or the Aetna nurse line
- Go to nearest emergency room or urgent care
- If you need an ambulance, let them know when you call 9-1-1
 - Insurance pays 90% of ambulance charge

On Call Emergency Assistance Services

- Emergency medical evacuation to your home
- Repatriation of remains
- Bedside visit – if you are hospitalized for 3 days or more, your insurance will fly a family member here (up to \$5,000)
- If your family member at home is ill, your insurance will pay to fly you home (up to \$2,500)
- Translation between hospital and family
- Be sure family calls On Call and let them book the flight. They will not reimburse for flights booked by you or others
- Call the International Center – we can contact Wells Fargo to open a case for you
- Share [brochure](#) with your family – [pages 18-19](#)

After medical treatment

- Some doctors bill direct (PPO) and others require you to pay (non-PPO)
- Within 180 days of receipt of EOB, send medical bills and/or detailed receipts with a completed CLAIM FORM to Aetna Student Health. Claim forms are located at aetnastudenthealth.com
 - Aetna Claim Form – (off-campus claims)
 - Prescription Drug Claim Form (off-campus pharmacy)
 - CSU Health Center Claim Form (on-campus claims – medical & pharmacy)
- Mail or e-mail to address on the form
- If you do not receive a response after 4-6 weeks, contact the Aetna Claims Department

Who can I contact?

- Call Aetna Student Health at [1-866-378-8885](tel:1-866-378-8885)
 - Check on the status of your bill
 - Have a question regarding your benefits or claims
- Call Wells Fargo at [1-800-853-5899](tel:1-800-853-5899)
 - To buy insurance for summer, for OPT or Academic Training, or for dependents
- On Call International
 - [1-877-318-6901](tel:1-877-318-6901) (toll-free within the US and Canada)
 - [+1-603-328-1909](tel:+1-603-328-1909) (collect from outside the US and Canada)
- Contact Cal Poly International Center
 - Email sltripp@calpoly.edu or Call [805-756-7535](tel:805-756-7535)
 - <http://international.calpoly.edu/students/health.html>

Frequently Asked Questions

Q: If I purchase after the start date can I pay less?

A: No. Coverage is only sold for specific terms and cost.

Q: Can I get a refund or cancel?

A: Refund requests are considered only if you withdraw from school within 45 days or enter the Army, and you have not used the plan during the period. Contact the International Center to request cancellation.

Frequently Asked Questions

Q: Is there Dental or Vision coverage?

A: Only if you are under 19 years of age. You may compare individual dental plans online at: ehealthinsurance.com

Q: Are ambulances free?

A: No. PPO – You will pay 10% of charge

Frequently Asked Questions

Q: Will I have a registration hold for health insurance?

A: You will not have a hold for health insurance placed by the International Center. But, if you do not pay for it, you will have a financial hold.

Q: Can I continue coverage after I finish my studies and working in the USA?

A: Yes. You have the option to enroll by phone to continue your coverage during OPT (F-1) and you are required to have coverage for Academic Training (J-1).

Frequently Asked Questions

Q: Is there anything I need to do?

A: 1) Print your ID card from aetnastudenthealth.com

2) Send the [brochure](#) to your family members

3) Update your U.S. mailing address in the My.CalPoly.edu web portal

Other Questions?

Email: international@calpoly.edu