

2022-2023

Plan Snapshot



MiraCosta College—English Language Institute

International Student Health Insurance Plan

Welcome to the 2022–2023 International Student Health Insurance Plan. Below are brief highlights of plan benefits, as well as important dates and costs of coverage. You can find all plan materials, including the Plan Certificate, at <https://ogse.geobluestudents.com/?ac=RPN-51265>.

For questions about enrollment or eligibility as well as benefits, please contact GeoBlue at (844) 268-2686.

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 at any time. If you need to seek medical treatment before you receive notice that your ID card is active, please contact GeoBlue Customer Service (844) 268-2686.

Carry your ID card with you at all times! You will need your card when you visit the campus health center, doctor's office, urgent care, hospital, or pharmacy.

If You Need to See a Doctor

You should contact the campus health center for treatment first or to receive a referral. There is no copay. Due to COVID-19, we are offering telehealth appointments only. Please call (760) 795-6675 to schedule an appointment or for information about when we will resume in-person appointments at the campus health center locations below:

Oceanside Campus

1 Barnard Drive, Building 3300, Room 3326

Aug 2-6 (last week of summer session)

In-person medical services: M-Th 8-4:30

Telehealth and teletherapy services: M-Th 8-4:30, F 8-12

Starting Aug 23 (and throughout fall semester)

In-person medical services: M-Th 8-4:30

Telehealth and teletherapy services: M-W 8-6, Thurs 8-7, F 8-3

San Elijo Campus (Currently Closed)

3333 Manchester Avenue, Student Center, Room 922

If the campus health center is closed or you are away from campus, visit a PPO doctor or urgent care center for treatment. In order for your medical bills to be paid at 100% (after copay) when you seek treatment, the provider you visit must be a member of the Preferred Provider Organization (Blue Card PPO, part of Blue Cross Blue Shield).

To locate a PPO provider, visit www.geobluestudents.com or call (844) 268-2686. For more information, please visit: <https://ogse.geobluestudents.com/?ac=RPN-51265>

What's Covered

- Doctor Visits
- Tests, procedures, and laboratory services, such as X-rays and blood draws
- Emergency expenses
- Surgery, in- and out-patient
- Pregnancy and maternity
- Physical therapy, chiropractic care, acupuncture
- An annual woman's cervical cancer screening and a breast exam
- Prescription drugs

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



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Additional Plan Information

Please note the following levels for coinsurance, copays, and other costs of this coverage.

	Blue Cross Blue Shield Provider	Out-of-Network Provider
Covered Percentage	100% of Allowed Charges	80% of Reasonable Expenses
Office Visit Copay	\$25 per visit (waived at campus health center)	None (coinsurance applies)
Urgent Care Copay	\$25 per visit	None (coinsurance applies)
Hospital Visit Copay	\$100 per visit	None (coinsurance applies)
Emergency Room Copay	\$100 per visit (waived if admitted)	None (coinsurance applies)
Prescription Drugs	50% of charges *(contraceptives covered at 100% of charges)	
Out-of-Pocket Maximum	\$2,500 per person, per policy year	

*You must pay for prescriptions in full, then submit a claim for reimbursement

Rates and Important Dates

Rates are effective 08/01/2022 to 07/31/2023. Rates include medical insurance premium and administrative fees.

	Student	Spouse/Domestic Partner	One Child	Two or More Children
Session 1 08/01/2022 - 10/31/2023	\$416.43	\$1,245.45	\$624.45	\$1,248.90
Session 2 10/01/2022 - 12/31/2023	\$416.43	\$1,245.45	\$624.45	\$1,248.90
Fall Continuation 11/01/2022 - 12/31/2023	\$277.62	\$830.90	\$416.30	\$832.60
Session 3 01/01/2023 - 03/31/2024	\$416.43	\$1,245.45	\$624.45	\$1,248.90
Session 4 03/01/2023 - 05/31/2024	\$416.43	\$1,245.45	\$624.45	\$1,248.90
Spring Continuation 04/01/2023 - 05/31/2024	\$277.62	\$830.30	\$416.30	\$832.60
Session 5 06/01/2023 - 07/31/2024	\$277.62	\$830.30	\$416.30	\$832.60

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Global Wellness Assist

Help At Your Fingertips. Whenever you need it.

You've made a big move. Excitement may have given way to more complex feelings. You may feel homesick, anxious, depressed or otherwise unwell. A lack of access to your normal support system can be triggering while living in a country other than your own.

These challenges can cause you to neglect really important aspects like self-care and you may be struggling to adjust. Global Wellness Assist is here to help you for support when facing difficulties.

What Is Global Wellness Assist?

Global Wellness Assist is an international employee assistance program (EAP) for students, faculty and staff traveling globally on behalf of a college or university, providing access to free, confidential assistance any time, any day.

Professionals are ready to assist with any issue. Topics include, but are not limited to:

- Harmony between academic and personal life
- Bullying and harassment
- Managing anxiety and depression
- Substance use
- Surviving the loss of a loved one
- Handling stress
- Referrals to local resources, including attorneys, financial professionals and much more

Confidential Service You Can Trust

Global Wellness Assist is staffed by professionals who are completely independent of your program sponsor. They are bound by professional standards regarding confidentiality and do not disclose details of individuals who have contacted the service. Any information you provide will not be shared with your plan sponsor.

Member Support, Worldwide

- Available 24/7/365
- Up to 6 sessions of counseling per issue, per year (telephonic and in-person)
- Information resources and counseling on any work, life, personal or family issue
- Available worldwide by phone, email, or web
- No additional cost to use
- Available in several languages

To Have a Counselor Contact You:

1. Email support@worldwideassist.co.uk or SMS text number: +44-790-934-1229 (*standard text messaging rates may apply*)
2. Include in your email or text:
 - a. Your Name
 - b. Your Country Location
 - c. Your Phone number
 - d. Reason

You can also use your GeoBlue Mobile App:

1. Select Telehealth
2. Talk to a Counselor

Global TeleMD

Healthcare At Your Fingertips

At GeoBlue, we know your life can be demanding. With so much to juggle, finding the healthcare you need, when you need it, should be easy. In addition to giving you convenient access to a global network of doctors and facilities, we've teamed up with Advance Medical, a Teledoc Health company, to bring you Global TeleMD, a new smartphone app—at no additional cost—that provides confidential access to international doctors by telephone or video call.

All At The Touch of a Button

- Global network of doctors
- Medical guidance and consultations (for non-medical emergencies)
- Same-day virtual appointments, available 24/7
- Multiple language options
- Consultation notes sent directly to your phone
- Prescriptions and referral letters (subject to local regulation)

Just What the Doctor Ordered

With Global TeleMD, you can speak to a doctor at a time that fits your schedule without worrying about school, work, holidays or personal commitments. And because your consultation notes are stored securely on the app, they're ready to share with your primary doctor.

Let's get started

1. Download the Global TeleMD app to your phone
2. Create a profile
3. Log in
4. You're good to go!

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Frequently Asked Questions (FAQ)



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 50% of the cost 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 GeoBlue Customer Service with any questions you might have at (844) 268-2686.

How do I enroll? Can I enroll my dependents?

Visit <https://ogse.geobluestudents.com/?ac=RPN-51265> to enroll online with a credit card. You can obtain an enrollment form from the International Office to pay by check or money order. You can also use the form to enroll in the plan, you may also enroll your spouse, domestic partner, or children under the age of 26. Dependents may only be enrolled later if it is within 31 days of marriage, birth, adoption, or arrival in the U.S.

For questions about enrollment, contact GeoBlue at (888) 243-2358 and mention your Self Enrollment Code: **RPN-51265**

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 GeoBlue at (844) 268-2686.

Carry your ID card with you at all times! You will need your card when you visit the campus health center, doctor's office, urgent care, or hospital.

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

The campus health center is operating remotely and offering telehealth service. Please call (760) 795-6675 to make an appointment. There is no copay at the campus health center. Please note you must be enrolled in classes to use any services at the campus health center.

If you cannot visit the campus health center first, seek medical care from an in-network doctor or urgent care. Remember, in order for a medical bill to be paid at 100% after copays when you seek treatment off-campus, the doctor or hospital you visit must be a member of the Preferred Provider Organization (Blue Card PPO, part of Blue Cross Blue Shield).

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 visit, inpatient or outpatient. Each emergency room visit has a \$100 copay per visit (waived if admitted to the hospital).

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 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 \$25 copay at an urgent care center.

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

8-2-8 Urgent Care
4171 Oceanside Boulevard, Suite 109
Oceanside, CA 92056
(760) 216-6253

Concentra Urgent Care
3910 Vista Way, Suite 106
Oceanside, CA 92056
(760) 941-2000

Scripps Coastal Medical Center
130 Cedar Road
Vista, CA 92083
(760) 806-5400

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.