How to Use Your International Student Insurance Plan
For the students of

La Sierra University

Presented by
Ascension™
Your ID cards will be sent to you after the start of the Fall term (or Spring if you are newly enrolled). If you have enrolled dependents, they should use your card.

Keep your ID card for **one year**. Do not throw away your card until you receive a new one (next academic year).

**What to do if you lose your card**: Call Ascension at **1-800-537-1777** to request a replacement card. It is very important to have proof of insurance coverage in order to receive prompt medical treatment!

**KEEP YOUR ID CARD WITH YOU AT ALL TIMES**! You will need your card when you visit Student Health Services, Doctor’s Office, Urgent Care, or Hospital Emergency Room.
In the case of an emergency go to the nearest hospital or call 911. An emergency is a life-threatening condition. You will pay a $100 copay at the emergency room (waived if admitted to hospital).

If it is not a life-threatening condition but you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an urgent care center. You will be charged a $30 copay at an urgent care center.

The closest urgent care centers to La Sierra University are:

- Riverside Medical Clinic
  7117 Brockton Ave.
  Riverside, CA 92506
  1-951-321-6365

- Corona Doctors Medical Clinics
  802 Magnolia Ave., Fl 1
  Corona, CA 92879
  1-951-371-9500
STUDENT HEALTH SERVICES

Location:
11498 Pierce Street, Suite A

Phone:
1-951-785-2200

Fax:
951-785-2263

Hours:
Monday-Thursday: 8:00 a.m. to 4:30 p.m.
Friday: 8:00 a.m. to 12:00 p.m.

- Students are strongly encouraged to seek treatment at Student Health Services (but you are not required to visit SHS for treatment).
- There is no copay or deductible at Student Health Services.
If you get a referral from Student Health Services or you need to seek treatment when SHS is closed, you should visit an Anthem Blue Cross PPO provider whenever possible.

If you do not use a PPO provider, you will have to pay 40% of the charges.

To find a PPO provider go to: www.anthem.com/ca and select “Find a doctor.”
#1 What are you looking for?

This means what type of provider or facility are you looking for.

If you are looking for a doctor, select “Doctors/Medical Professionals.”

If you are looking for an emergency room, select “Hospitals and Facilities.”

If you are looking for an urgent care center or clinic, select “Urgent Care.”
Under “More Options” you may select the gender (if you prefer a male or female doctor) and an additional language spoken if needed.

#2 About the provider

You may enter additional information here to help narrow your search.

Select a specialty.

Then click “More Options.”
#3 Where are you looking?
How far are you willing to travel to see a provider? Indicate the number of miles here based on the ZIP code of your school or residence.

#4 What insurance plan would you like to use?
To select the school plan you are enrolled in, choose the following:

State: California
Plan Type: PPO
Plan Name: Blue Cross PPO (Prudent Buyer) - Large Group
Then click “Search.”
A list of providers/facilities will be displayed based on your search criteria. Here are some things to note:

You can print the results or email them.

You can click on the name and get more information about the provider.

You can narrow your search by specialty or gender.
SEEING A DOCTOR

• After selecting a doctor, phone the doctor’s office and confirm that he or she is a Blue Cross PPO provider.

• Make an appointment.

• Arrive 15 minutes early for your appointment. Bring your insurance ID card with you. You will be charged a $30 copay for a doctor’s visit or a $100 copay for an inpatient or outpatient hospital visit.

• Every visit to a health care professional, whether at Student Health Services, specialist office, ER, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.

• **Note:** You are not required to see in-network PPO doctors. If you choose to see a provider who is not a Blue Cross PPO provider, you will have to pay 40% of the charges.
USING THE PHARMACY

- If your doctor prescribes a medication, you may use any pharmacy, including CVS, Rite Aid, Walgreens, and Walmart.
- ALWAYS ask for the generic form of the drug. If available, this will decrease the cost.
- You will have to pay for prescriptions in full at the time of pickup. You must then submit a claim for reimbursement.
- Send all receipts and claim forms (download forms at www.4studenthealth.com/ilsu) to:
  
  BC Life & Health Insurance Company  
  P.O. Box 60007  
  Los Angeles, CA 90060-0007  

- You will be reimbursed for 50% of the cost of the prescription. Make copies of all receipts for your records.
• The cost of the premium
• A $30 copay when you go to a doctor’s office (waived at SHS)
• A $100 copay when you visit a hospital or outpatient facility (waived if admitted to hospital)
• 10% coinsurance for PPO provider
• Any amount not covered by insurance
• 40% of charges if not using a PPO Provider
HOW DO CLAIMS WORK?

1. After you receive treatment, the doctor will send a bill to the insurance company for the charges.

2. The insurance company will review the doctor’s statement and determine the payment for each itemized procedure.

3. 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.

4. The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance.

5. **You must pay for any amount the insurance company doesn't cover.** If you don’t pay, it will affect your credit and possibly your visa status. Note: Most charges are covered at 90% if you use a PPO doctor.

Please note: There is a **$30 copay** whenever you go to a doctor’s office and a **$100 copay** when you visit a hospital or outpatient facility.
DO YOU NEED TO SUBMIT A CLAIM?

• In most cases, the provider will submit the claim for you.

• If you are requested to pay for services up front, then you will need to complete a claim form in order to be reimbursed by the insurance company.

• Send claim form with the bills and receipts for medical treatment to:
  
  **BC Life & Health Insurance Company**
  
  P.O. Box 60007
  
  Los Angeles, CA 90060-0007

• Make sure you 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 Anthem at 1-800-695-1164.

For questions about claims or benefits, please contact:

**GGH Benefits - Anthem Blue Cross**

Phone: **1-888-850-4770**

Website: [www.gghstudents.com](http://www.gghstudents.com)

Claims phone number: **1-800-695-1164**

*No-Cost Language Services: You can get an interpreter and have documents read to you in your language. For help, call us at the number listed on your ID card or 1-888-850-4770. For additional assistance, call the CA Dept. of Insurance at 1-800-927-4357.*
Please call us if you have any questions about this presentation or the brochure.

We are happy to assist you!

Ascension Benefits & Insurance Solutions - Student Health

Phone: 1-800-537-1777
Fax: 1-310-394-0142
E-mail: customerservice.la@ascensionins.com
Website: www.4studenthealth.com/ilsu

Please note: This plan does NOT cover dental or vision care, including eye examinations or routine dental examinations (dental treatment due to injury is covered, at $500 maximum).

You may purchase a separate dental and vision discount plan at www.4studenthealth.com/smilesaver.