



International Student Health Insurance Plan Overview

2011-2012

Presented by
Renaissance Insurance Agency, Inc



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Contact Information

- **Saddleback College International Student Office**
 - Contact the International Student Office for general information and guidance.
 - Business Hours: Monday-Thursday / 9:00 am – 5:00 pm; Friday / 9:00 am – 12:00 pm
 - Telephone: (949) 582-4637
- **Saddleback College Student Health Center (SHC)**
 - For minor illnesses/injuries, students are **strongly** advised to first seek medical treatment from the Student Health Center. The \$100 deductible will be waived if you receive treatment or a referral from SHC first.
 - Business Hours: Monday-Thursday / 8:00 am – 7:00 pm; Friday / 8:00 am – 3:00 pm
 - Telephone: (949) 582-4606
- **Renaissance Insurance Agency (Enrollment)**
 - Contact for information about enrollment, eligibility, brochures, and ID cards.
 - Business Hours: Monday-Friday / 8:00 am – 5:00 pm
 - Telephone: (800) 537-1777
 - Website: www.renstudent.com
- **Personal Insurance Administrators (Claims)**
 - Contact the claims payer for details about covered benefits, claims, and refunds.
 - Business Hours: Monday-Thursday / 6:30 am - 5pm; Friday/ 7:00 am - 4:00 pm
 - Telephone: (800) 468-4343
 - Website: www.piaclaims.com
- **First Health (Preferred Provider Organization)**
 - Visit First Health Preferred Provider Organization (PPO) providers and facility in order to save money. Covered benefits are paid at 100% in the First Health network and at only 75% when NOT using a First Health provider/facility.
 - Find a First Health provider or facility by telephone: (800) 226-5116
 - Find a First Health provider or facility by internet: www.myfirsthealth.com
- **Express Scripts (Pharmacy Network)**
 - Visit an Express Scripts network pharmacy to obtain prescription medications. If you do not go to an Express Scripts pharmacy, you prescriptions will **NOT** be covered and you will pay out of your pocket.
 - Find an Express Scripts network pharmacy by telephone: (800) 447-9638
 - Find an Express Scripts network pharmacy by internet: www.express-scripts.com



Health Insurance Basics

- **Why do I need health insurance?**

- Health care in the U.S. is different than in any other country because we do not offer free medical care to the general public.
 - Average cost to visit a doctor: **\$150**
 - Average cost to stay in a hospital for room and board: **\$1,800**
 - Doctor's fees, lab charges, x-rays, surgery, etc. all cost extra.

- **How does health insurance work?**

- Your insurance is in place to help with the cost of unforeseen/unexpected injuries and illnesses. It will cover a certain percentage of the cost if you go to a doctor or hospital.
- If you don't go to a doctor or hospital at all during the time you are covered, the insurance premium you paid will not be refunded at the end of the term.
- **You are responsible for paying what insurance doesn't cover.**

- **Who is Eligible?**

- All international students, visiting faculty, scholars or other persons with a current passport or student visa (F-1, J-1 or M-1 visa) who are temporarily located outside their home country, have not been granted permanent residency status, and are engaged in full-time educational activities through Saddleback College are required to be insured under this plan.
- Students engaged in Practical Training (OPT) through the College may enroll in the plan for up to one policy year (or the length of the OPT term, whichever is the lesser) beyond their regular course of study. Please see page 1 of the brochure for OPT eligibility details.
- Covered students may also enroll their eligible dependents in the plan.



How to Enroll in the Plan

- **How do I enroll online?**

- Go to www.renstudent.com/saddleback and click on “Enroll Online.” Click on “Purchase Plan Online.” A major credit card or debit card is required.

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Student Insurance Information for:
Saddleback College - International

Welcome Students! Please select the name of your program from the dropdown list below

2011-2012 Saddleback College - International ◻ ◀ Select Year

ENROLL ONLINE
Enroll online now using a major credit card. Access our secure online enrollment by clicking [here](#).

2011-2012 Student Pricing

Annual: \$922.00

Fall: \$540.00

Spring/Summer: \$240.00

- **What if I need to pay by check?**

- If you do not have a credit card or prefer to pay by check or money order, download an enrollment form and submit the completed form and payment to:

Renaissance Insurance Agency, Inc

P.O. Box 2300

Santa Monica, CA 90407

- Enrollment forms are available online at www.renstudent.com/saddleback.



Using Your Health Insurance

- **Your Health Insurance Brochure**

- On the cover of the brochure you will find your policy number. A temporary ID card can be found on the back of your brochure.
- The brochure contains important information about your insurance. In it you will find benefit details, claim submission instructions, preferred provider contact information, FAQs and contacts, and so much more.

- **How to I obtain my permanent ID cards?**

- Your permanent ID cards will be mailed to you. You will receive two sets of ID cards. One set is for your medical insurance and the other set is for your prescription medications from Express Scripts.
- If you lose your ID cards, you should download a temporary ID card from www.renstudent.com/saddleback and call Renaissance at (800) 537-1777 to request replacements.
- It is very important to have proof of insurance coverage in order to receive prompt medical treatment!
- **Do not get rid of your ID cards until you receive new ones, and keep your ID cards with you at all times!**

- **What is covered by this insurance plan?**

- The International Student Health Insurance Plan benefits include:
 - \$250,000 lifetime maximum per injury or sickness for students (\$100,000 for dependents)
 - \$100 deductible, waived if the insured student first utilizes and/or is referred by the Student Health Center (SHC) or if the Student Health Center (SHC) is closed
 - 100% of covered charges if a PPO provider is used, 75% of reasonable and customary expenses if you do NOT use a First Health provider (aka non-PPO)
 - \$10 physician office co-pay per visit
 - 100% coverage for generic prescription drugs, 50% coverage for brand name drugs: drugs MUST be dispensed by an Express Scripts network pharmacy
 - \$10 co-pay for generic prescriptions, \$20 co-pay for brand name drugs



Using Your Health Insurance

- **What is covered by this insurance plan? (continued)**

- The International Student Health Insurance Plan benefits include:
 - Medical Evacuation and Repatriation coverage
 - Emergency Travel Assistance provided through MedEx
 - Treatment for Mental and Nervous disorders
 - Women's Wellness examinations
- Additional benefits and coverage levels can be found in pages 14-15 of your brochure.

- **What is NOT covered by this insurance plan?**

- The International Student Health Insurance Plan excludes coverage for the following:
 - Dental care (except for repair due to injury)
 - Vision care (except for repair due to injury)
 - Pre-existing conditions (for the first 6 months of the policy)
- Additional exclusions and limitations can be found in pages 8-11 of your brochure.

- **What if I have an emergency?**

- In the event of a **life-threatening** emergency, go directly to the nearest Emergency Room (ER) for treatment, or call **9-1-1** if you need an ambulance.
- Do not go to the emergency room if your condition is not severe or life-threatening.
 - You may end up waiting for hours if you go to the ER and it is not an emergency.
 - ER expenses will not be paid for minor illnesses or injuries. That means you will pay out of your own pocket for non-emergency use of the ER, and that is very expensive!
 - Use an Urgent Care Center, schedule a doctor's appointment, or if possible go to Saddleback's on-campus Student Health Center (SHC) first for non-emergencies.



Using Your Health Insurance

- **Why is it important to go to the Student Health Center (SHC) first?**

- **The student insurance plan requires that you pay a \$100 deductible before you get access to benefits unless you go to SHC first.** Unless it's an emergency, you should always visit the SHC!
- If the SHC cannot treat you, they will give you a referral to see an outside doctor. This referral will save you \$100. If the Student Health Center is closed, you may seek immediate outside treatment without a referral. However, you will have to go back to the SHC to obtain a referral for follow-up visits.
- Call (949) 582-4606 to schedule an appointment at the SHC.

- **How do I get outside medical treatment?**

- Again, going to the Student Health Center (SHC) first can save you both time and money if you visit them for minor illnesses/injuries. If the SHC cannot treat you, ask them for a referral to an outside doctor.
- Once you have a referral, go to www.myfirsthealth.com or call (800) 226-5116 to find a doctor in the PPO network.
- Call your selected doctor to schedule an appointment.

- **Why should I use a PPO Network Provider?**

- You can go to any doctor or hospital available to you, but the First Health PPO Network is a group of doctors and medical facilities that has negotiated discounted rates with the insurance company, resulting in greater savings for you.
- Choosing a doctor or hospital that is part of the First Health PPO Network will save you 25% more than going to a non-PPO facility!

- **How do I find a participating provider again?!?**

- You can call (800) 226-5116 to speak to a First Health representative to obtain a directory of providers.
- You can also find a doctor online by visiting www.myfirsthealth.com. Once online, you can search by your location, by a doctor's name, by a hospital or facility name, or by doctor or hospital/facility type.



Paying for Health Care

- **How are medical bills paid?**

- If you see a doctor or are treated in a hospital, payments can be handled in two ways:
 - If the provider requires full payment at the time of treatment, you will have to pay the total up front, then submit a **claim form**, along with a copy of the bill. Once the claim form is received and processed, the Claims Administrator, in this case Personal Insurance Administrators (P.I.A.) will reimburse you for the amount they are responsible for paying.
 - If the provider submits the bill directly to P.I.A., you will be billed later for any charges that your insurance does not cover and for which you are responsible for. Be sure to pay your medical bills!

- **What is a claim form and where can I find one?**

- A claim form is a written request to the insurance company for payment of covered expenses when medical treatment has been received.
- You can find claims forms at www.renstudent.com/saddleback.

- **How do I submit a claim?**

- Send claim forms, along with referrals, bills, receipts, etc. to:
 - Personal Insurance Administrators**
 - P.O. Box 6040**
 - Agoura Hills, CA 91376**
- Make sure you fill out the form completely and sign . **Be sure to keep copies of all documents submitted to P.I.A.**
- Claims are usually processed in 7-10 days. To check the status of a claim, call P.I.A. at (800) 468-4343.

- **How do I get my prescription medications filled?**

- You must go to an Express Scripts network pharmacy to fill your prescriptions.
- Visit www.express-scripts.com or call (800) 447-9638 to find a pharmacy near you.



Other Important Information

- **Terms to Know**

- **Amount Charged** – The amount charged by the provider for their service.
- **Co-pay** – A definite amount that you are responsible for each time a specified service is rendered regardless of the deductible or co-insurance.
 - **Co-pays for this plan are on pages 14-15 of the brochure.**
- **Co-insurance** – The sharing of the cost of the medical services between the insurance company and you.
 - **For covered expenses, this plan covers 100% of the in-network charges and only 75% of out-of network charges.**
- **Deductible** – The amount that you pay before the policy begins to pay benefits
 - **The deductible for this plan is \$100 if you do not get a referral first.**
- **Disallowed** – Those charges that are either not covered by the plan or have exceeded the plan benefit.
 - **You are required to pay 100% of disallowed charges.**
- **Exclusions** – Specific conditions or instances that are not covered by the plan.
- **Limitations** – Specifications that apply and must be met in order for services to be covered.
- **Out-of-pocket** – The amount that you are responsible for paying after the plan has paid its portion. This includes deductibles, co-payments and co-insurance.
- **Patient Liability** – The amount of the charge you are responsible for. The provider will bill you directly for the balance due.
 - **For covered expenses, you are responsible for paying 0% of in-network charges and 25% of out-of-network charges out of your own pocket.**
- **Preferred Provider Organization (PPO)** – The network of providers contracted to charge discounted rates.
 - **Your PPO provider network is First Health.**
- **Provider** – The doctor, hospital, medical facility or ambulance that is licensed to provide medical or dental care.
- **Usual, Reasonable & Customary (URC)** – The most common charge for similar medical services or treatment within the same geographical area.



Other Important Information

- **Summary**

- **In an emergency call 9-1-1!**

- In all other cases, visit the Student Health Center first. The \$100 deductible will be waived if you first utilize the SHC and receive a referral for outside care.
 - Use First Health PPO network doctors whenever possible. You do not have to go to a First Health provider, but you will save a lot of money if you do.
 - Remember to always submit a claim form after receiving medical treatment outside of the Student Health Center
 - Always use an Express Scripts network pharmacy for prescription medications.
 - Call PIA if you have any claims or benefits questions.
 - Call Renaissance if you have any questions regarding eligibility, enrollment, or plan materials or if you need assistance with finding a doctor. Our goal is to help you understand your options.



Thank You!