

2021–2022



USING YOUR INSURANCE



SADDLEBACK COLLEGE

INTERNATIONAL STUDENT HEALTH INSURANCE PLAN (ISHIP)

www.4studenthealth.com/saddleback



How to Enroll

Visit www.4studenthealth.com/saddleback to enroll online with a credit card, or you can download an enrollment form to pay by check or money order.

Dependents are not covered under this plan.

For questions about enrollment, contact Relation Insurance Services at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).



Your Insurance ID Card

You will receive your insurance ID card in the mail after the start of your first term of coverage for the year. Permanent ID cards will be mailed to you once per school year. You may also download your ID card at www.wellfleetstudent.com. If you need medical treatment before you receive notice that your ID card is active, please contact Relation at **(800) 537-1777**.

(If you entered the School Address when enrolling in the coverage, you will not receive a mailed insurance ID card until you contact Relation to update your mailing address.)

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



What You Will Pay

- The cost of the insurance charge
- A \$100 deductible per policy year (waived at or if referred by the campus health center)
- A \$10 copay for generic medications, a \$20 copay for preferred brand medications, a \$40 copay for non-preferred brand medications, and a \$40 copay for specialty drugs
- 25% out-of-network coinsurance if you do not use a Cigna network provider
- Expenses in excess of usual and customary (U&C) charges if you do not use a Cigna provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Plan Certificate)



Where to Access Care

If you experience a sickness or an injury, here are the places you should go to access care. Each option is discussed in detail on the following pages.

- **Campus health center**, for minor illness or injuries
NOTE: A referral is not required; however, the deductible is waived with a referral from the campus health center.
- **Physician's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the campus health center is closed
- **Hospital**, for scheduled surgery or a medical emergency only



What Does “In-Network” Mean and Why Does It Matter?

In-network means providers such as physicians, specialists, and hospitals have a contract with this insurance plan. *Sometimes it is also called “PPO” or “Preferred” network.* The network for this plan is **Cigna PPO**.

If you use a Cigna provider, covered medical services are paid by the insurance company at 100%. If you use an out-of-network provider, covered medical expenses are paid at 75%.

To find a Cigna provider:

1. Visit hcpdirectory.cigna.com.
2. Enter your Address and City, or Zip, then click on address to confirm. Click on **Doctor by Type**, **Doctor by Name**, or **Locations** and make your selection in the drop down.
3. Click **Continue as guest**.
Note: you will not be able to create a Cigna account).
4. Confirm your address and click **Continue**.
5. Under “Please Select a Plan,” click **PPO, PPO Tiered** (bottom).
6. Select a provider from the list.

It is best to locate a Cigna physician, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Cigna PPO Network** before you receive treatment.



What's Covered (Treatment must be Medically Necessary)

- Unlimited benefit year maximum for all eligible medical expenses
- Most physician visits and hospital charges, paid at 100% (after copay and deductible) when you use a Cigna provider; or 75% (after deductible) when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and outpatient
- Physical therapy, chiropractic care, acupuncture
- Preventive Care
- Tests, procedures, and lab services, such as X-rays and blood draws
- Pregnancy and maternity
- Prescriptions, covered at 100% after applicable copay (no deductible)

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



Campus Health Center

For general medical care, please visit the Student Health Center (SHC). The staff can treat many conditions or refer you to another physician or specialist, if necessary.

Student Health Center
Student Services Center
Room SSC-177
Mission Viejo, California 92692
(949) 582-4606

HOURS	
Monday – Thursday	8:00 a.m. – 5:00 p.m.
Friday	8:00 a.m. – 3:00 p.m.

NOTE: A referral is not required; however, the deductible is waived with a referral from the campus health center.



Physician Visits

When you have a health care need, such as an injury or sickness, schedule an appointment to see a physician.

1. Use a Cigna physician whenever possible. *Note: You are not required to see Cigna physicians; however, if you choose to see a physician who is not a Cigna provider, you will have to pay 25% for expenses in excess of Usual & Customary charges.*
2. Call the physician's office to make an appointment. Tell them you have **Cigna PPO** insurance.
3. Arrive 15 minutes early for your appointment.
4. Bring your insurance ID card with you.

Every visit to a health care professional, whether at a physician's office, emergency room, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.



Urgent Care

Do not go to the hospital for minor illnesses or injuries! If you need to see a physician immediately and cannot wait for a scheduled appointment, please go to an **urgent care center**. Hospital emergency rooms typically charge 2-3 times more than a physician's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some Cigna urgent care centers close to campus:

- Concentra Urgent Care
22741 Lambert Street, Suite 1608
Lake Forest, California 92630
(866) 944-6046 / (949) 581-3011
- Portola Medical Services
29100 Portola Parkway, #B
Lake Forest, California 92630
(844) 254-6382 / (949) 768-8478
- Sand Canyon Urgent Care
23521 Paseo De Valencia, Suite 101
Laguna Hills, California 92653
(949) 206-4633



Hospital Emergency Room

In the case of a life-threatening emergency, call 911 for an ambulance or go to the nearest hospital emergency room (ER).

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.



Getting a Medication

Fill your prescriptions at a Wellfleet Rx/ESI pharmacy. To locate a pharmacy, visit www.wellfleetstudent.com.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- There is no coverage at an out-of-network pharmacy.



Claims

In the event of either an Injury or a Sickness:

1. Report to a Physician, Hospital or the School's Student Health Services.
2. Written notice of a claim must be submitted to the address below within thirty (30) days after the date of Injury or commencement of Sickness covered by the Policy, or as soon thereafter as is reasonably possible.
3. Send all medical and hospital bills, along with the patient's name and insured student's name, address, Social Security number or student ID number and name of the University under which the student is insured, to the address below. A Company claim form is not required for filing a claim.

Cigna
PO Box 188061
Chattanooga, Tennessee 37422-8061
Electronic Payor ID: 62308

For Non-Cigna PPO Providers:

Wellfleet Group, LLC
PO Box 15369
Springfield, Massachusetts 01115-5369
(877) 657-5030, TTY 711
www.wellfleetstudent.com

Bills should be received by the Company within ninety (90) days of service. Keep copies of all the documents you submit. To check the status of a claim you submitted, call **(877) 657-5030, TTY 711** or visit www.wellfleetstudent.com.



What if I am outside California or the U.S. and need medical treatment?


Coverage is worldwide; certain limitations may apply. However, any treatment, services, or supplies incurred or received in your Home Country are not covered.

Submit all medical bills, receipts, and other information to the claims department address.



Optional Practical Training

You are still eligible for the insurance coverage offered through your school, but you must contact Relation at **(800) 537-1777** to obtain an enrollment form. In addition, students who are on Optional Practical Training must provide a Verification of Practical Training Letter to be eligible for this insurance coverage and must purchase OPT coverage within 30 days of the expiration date of their prior coverage.



Please contact us if you have any questions about this Plan.
We are happy to assist you!



(800) 537-1777



clientservices@relationinsurance.com



www.4studenthealth.com/saddleback



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EDUCATION SOLUTIONS

CA License No. 0G55426

No-Cost Language Services: You are eligible to access the services of an interpreter to have insurance documents read to you in your native or preferred language, at no cost to you. To use this free service, call the number listed on your insurance ID card. For further help, call the CA Department of Insurance at **(800) 927-4357**.

Disclaimer: If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.