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# California Polytechnic State University, San Luis Obispo

Scholar

Medical Insurance

# Welcome!

Why is medical insurance important in the United States?

- Medical care is EXPENSIVE!
  - ✓ Average cost of an emergency room visit nationwide – \$2,168
  - ✓ Typical ambulance ride – \$600 - \$1,200
  - ✓ Average cost of doctor visit – \$228
- Medical insurance offers vital financial protection
- Your school offers HIGH QUALITY medical coverage that is AFFORDABLE!



# Enrollment & ID Cards

- Visit <https://calpoly.mycare26.com/> to enroll online with a credit card. At that time, you can also enroll your dependents (Spouse, Domestic Partner & Children under the age of 26) Dependents can only be enrolled later; if it is within 31 days of marriage, birth, or arriving in the U.S.
- Please note: The plan year ends Sept. 7, 2024. If your exchange visitor program continues after this date, renew your coverage online and send proof of the extended coverage to [intlservices@calpoly.edu](mailto:intlservices@calpoly.edu).
- Watch for a Welcome email from Cigna with your ID card – you may also set up account at [www.cignaenvoy.com](http://www.cignaenvoy.com)
- **Keep your ID card with you at all times!** You will need your card when you visit a doctor's office, urgent care center, or hospital.



# Where to Access Care

- **Doctor's office** – for medical concerns, wellness visits, and specialist visits
- **Urgent Care Center** (typically open until 7:00 p.m.) – for minor illness or injuries when your doctor's office
- **Hospital** - for scheduled surgery or life-threatening medical emergencies. You will pay a \$150 copay for a hospital emergency room visit if you are treated, released to go home and are not required to stay overnight in the hospital.
- **Do not go to the hospital for minor illnesses or injuries.**
- **In case of a life-threatening emergency, call 911** for an ambulance or go to the nearest hospital emergency room.



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



In-network means providers such as doctors, specialists, and hospitals that have a financial contract with this insurance plan. (Note: Sometimes in-network is also called “PPO” or “Preferred” network.) The network for this plan is **Cigna, Open Access Plus Network**.



Always check with the doctor or medical facility directly to confirm that they are still a member of the **Cigna** network before you receive treatment.



It is best to locate an in-network doctor, urgent care center, and emergency room near you before you get sick.



Contracted PPO providers cannot bill you for any amount over what the insurance approves.



# How to find a Cigna Open Access Plus PPO Doctor

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- Log into [www.cigna.com/providerdirectory](http://www.cigna.com/providerdirectory)  
Select a provider type and/or specialty, enter your address, ZIP code, or city and state, and click **Search**.
- Select a provider from the list and call to make an appointment.
- For assistance, call **Cigna Global Customer Service** at **1-800-441-2668**.

# How Claims Work

If the doctor does not remit a claim on your behalf, you will need to submit the claim. This is required when you visit the Health and Wellbeing Center or when you use an Out-of-Network Provider.

## When the **DOCTOR** submits your claim:

- Doctor's bill is sent to Cigna to process.
- You receive an explanation of benefits (EOB) for a breakdown of what your insurance paid, and what you may possibly owe. ***This is not a bill.***
- Your doctor's office may bill you for additional charges. Be sure to pay for any charges not covered by insurance. Failure to do so may affect your visa status.

## When **YOU** submit a claim:

- Go to [calpoly.mycare26.com](https://calpoly.mycare26.com) to access the claim form.
- Fill out the form completely, mail it to the address on the claim form, and remit it with all of your receipts.
- **For faster service you can submit your claim electronically (see instructions at top of claim form)**
- Be sure to keep copies of your receipts and claim form for your records.

# Your Benefits

	Cigna Open Access Plus PPO Provider You Will Pay:	Out-of-Network Provider You will Pay At Least <sup>1</sup> :
Yearly Benefit Maximum	Unlimited	
Deductible <sup>2</sup>	\$150 Individual/ \$300 Family per Policy Year	\$150 Individual/\$300 Family per Policy Year
Office Visit/Specialist Visit	\$10 copay (deductible waived)	30%
Urgent Care	\$10 copay (deductible waived)	30%
Emergency Room Visit	\$150 copay	\$150 copay + 30%
Routine Preventive Care	No Copay	30%
Immunizations (\$250 max per year)	No Copay	30%
Out-of-Pocket Maximum	\$5,000 Individual /\$10,000 Family per Policy Year	\$5,000 Individual /\$10,000 Family per Policy Year

1. **Using out-of-network providers will cost you more money!** Coinsurance is payable for Usual and Customary (U&C) Charges, the most common charge for similar services within the area in which the charge is incurred. Some out-of-network providers charge more than U&C and you will be responsible for these excess amounts over the listed coinsurance and deductible.
2. **Deductibles** are expenses to be paid by you or your Dependent. Deductible amounts are separate from and not reduced by Copays. Copay and Deductibles are in addition to any Coinsurance. Once the Deductible maximum in the Schedule has been reached, you need not satisfy any further medical Deductible for the rest of that plan year.





# Prescription Drugs

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## When your doctor prescribes medication:

- Scholars must use a contracted Cigna pharmacy
  - When using the on-campus pharmacy for prescription medications, you will be charged a discounted rate.
  - Ask for a receipt from the pharmacist and submit it with a claim form to be reimbursed.

## Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- When using **Cigna** Contracted Pharmacies: CVS, Rite Aid, Walgreens are good options, you will pay:
  - \$15 copay for generic drugs
  - \$30 copay for preferred brand name drugs
  - \$50 copay for non-preferred name brand drugs
- To see if your medication is covered, you can view Cigna's Prescription Drug List by going to [Cigna.com/DrugList](https://www.cigna.com/DrugList), then select the Drug List: "**Advantage 3-Tier**"

# Other Services Provided

- Maternity
- Lab & X-Ray
- Physical Therapy
- Chiropractic – 20 visits per year
- Hearing exam
- Mental Health & Substance Abuse
- Medical Evacuation & Repatriation through Academic Emergency Services

# Medical Evacuation & Repatriation

Your insurance plan covers emergency medical evacuation and repatriation of remains expenses, should an emergency medical event occur while you are studying outside your home country.

**For more details:** Refer to the Academic Emergency Services (AES) flyer posted in the benefit section at: [calpoly.mycare26.com](https://calpoly.mycare26.com)