



FOOTHILL COLLEGE

INTERNATIONAL STUDENT MEDICAL INSURANCE



**FOOTHILL
COLLEGE**

**2023–2024
USING YOUR INSURANCE**

foothill.mycare26.com



How to Enroll

You are automatically enrolled through your school; no action is needed to enroll yourself in the plan.

Visit foothill.mycare26.com to enroll your dependents online with a credit card, or you can download an enrollment form to pay by check or money order. Your dependents (spouse, domestic partner, or children under the age of 26) must be enrolled before the start of the term or within 31 days of marriage, birth, adoption, or arrival in the U.S.

For questions about enrollment, contact us at **(800) 537-1777**.



Your Insurance ID Card

Once you are enrolled in the plan, you may register online to download your insurance ID card at www.wellfleetstudent.com.

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.



Where to Access Care

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

- **Campus health center**, for minor illness or injuries
- **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 doctors, specialists, and hospitals that accept this insurance plan. *Note: Sometimes it is also called “PPO” or “Preferred” network.* The network for this plan is **Cigna PPO**.

If you use a **Cigna PPO** provider, covered medical services are paid by the insurance company at 100%. If you use an Out-of-Network provider, meaning a provider who is not part of the **Cigna PPO** network, covered medical expenses are paid at 70%. Deductibles and Copays are not included in what the insurance company pays.



What You Will Pay

- The cost of the insurance charge
- A \$0 Plan Year Deductible per policy year (waived at the campus health center and at a **Cigna PPO** doctor’s office)
- A \$50 Copay when you go to a **Cigna PPO** doctor’s office (waived at the campus health center)
- A \$50 Copay after deductible when you go to a **Cigna PPO** urgent care center
- A \$100 Copay if you go to a **Cigna PPO** emergency room (waived if you are admitted to the hospital)
- 50% of the cost of prescription medication, up to \$2,500 maximum per year (you must pay in full, then send a claim for 50% reimbursement)
- 30% Out-of-Network Coinsurance if you do not use a **Cigna PPO** provider
- Full amount for any services not covered by insurance (see general exclusions in the Benefits at a Glance).



Find a Physician or Facility

1. Visit hcpdirectory.cigna.com and at the top of the page, click on **Find a Doctor, Dentist, or Facility**.
2. Click on **Employer or School** and enter your Address and City, or Zip. Click on **Doctor by Type, Doctor by Name, or Health Facilities** 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)

- Up to \$250,000 maximum per plan year
- Physician visit
- Urgent care visit
- Emergency room visit
- Surgery, Inpatient and Outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Physical therapy, chiropractic care, and acupuncture
- Chiropractic care (20 visits per year)
- Maternity and prenatal care
- Prescription drugs
- Wellness (\$2,500 maximum)

Limitations and exclusions may apply. Please see the plan certificate at foothill.mycare26.com for more details.



Campus Health Center

For general medical care, please visit the School Health Center Name. The staff can treat many conditions or refer you to another doctor or specialist, if necessary.

Student Health Services
Campus Center, Bldg. 2100, Lower Level, Rm 2126
Los Altos Hills, CA 94022
(650) 949-7243

HOURS

Monday - Friday

8:00 a.m. – 5:00 p.m.
(closed 12:00 pm– 1:00 pm)



Physician Visits

When you have a health care need, such as a sickness, injury, or other medical concern, schedule an appointment to see a doctor.

- Use a **Cigna PPO** doctor whenever possible. *Note: You are not required to see Cigna PPO doctors; however, if you choose to see a doctor who is not a Cigna PPO provider, you will have to pay 30% of charges.*
- Call the doctor's office to make an appointment. Tell them you have **Cigna PPO** insurance.
- Arrive 15 minutes early for your appointment.

Every visit to a health care professional, whether at the campus health center, 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 doctor 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 doctor'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 PPO urgent care centers close to campus:

- **Instant Urgent Care**
3737 El Camino Real
Palo Alto, CA 94306
(650) 250-4898
- **Instant Urgent Care**
970 W. El Camino Real
Sunnyvale, CA 94087
(408) 212-7420
- **Mountain View Center**
701 E. El Camino Real, FI 2
Mountain View, CA 94040
(650) 934-7800



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/ESI pharmacy, which may include CVS, Safeway, Walgreens, and Walmart. To locate a pharmacy, visit www.wellfleetstudent.com or call **(877) 640-7940**.

Points to consider:

- 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.
- Download a claim form at foothill.mycare26.com under **Claims** section and fill out the form completely.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 50% of the cost of the drug, up to \$2,500 per plan year. Make copies of all receipts for your records before you mail them.



Claims

After your visit, a Cigna PPO physician or provider will send a bill to the claims to:

Cigna

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

For Non-Cigna PPO Providers:

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

Keep copies of all the documents you submit.

If you have questions about the status of your claims, please contact us at **(877) 657-5030, TTY 711** or visit www.wellfleetstudent.com.



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

Any treatment received outside California is covered at 100% within the Cigna PPO network, and 70% non-network, after the copays. The copays cannot be waived. Treatment in your Home Country is not covered.

All medical bills, receipts, and other information should be sent to the claims department address.



Optional Practical Training

You are still eligible for the insurance coverage offered through your school. Enroll online by visiting foothill.mycare26.com. 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.

Q&A

If you have any questions about this Plan, please contact us at **(800) 537-1777**. We are happy to assist you!

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.

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