## CALIFORNIA STATE UNIVERSITY, MONTEREY BAY

INTERNATIONAL STUDENT HEALTH PLAN

**California State University MONTEREY BAY**

## 2023-2024
## USING YOUR INSURANCE

csumb.mycare26.com

# How to Enroll

**You are automatically enrolled through your school; no action is needed to enroll yourself in the plan. To note, your coverage status in the Care26 portal is not indicative of your active status with the carrier. Do not use this to gauge whether your coverage is active.**

Visit **csumb.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 **Academic HealthPlans Client Services** team at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time) or via email at **EDUclientservices@ahpcare.com**.

# Your Insurance ID Card

Once you are enrolled in the plan, you will receive an email to activate your account within the Care26 portal at **csumb.mycare26.com**. This is to confirm your school has enrolled you.

You will receive a welcome email directly from Cigna to confirm your coverage is active and to register for an online account at Cigna Envoy and to download your ID card. Your ID card will be available at **www.cignaenvoy.com**.

If you need to seek medical treatment before you receive notice that your ID card is active, please contact **Academic HealthPlans Client Services** team at **(800) 537-1777** to obtain your insurance ID number.

**Carry your ID card with you at all times!** You will need your card when you visit the campus health center, Doctors on Duty, another 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.
- **Doctors on Duty,** for referrals from the campus health center or when closed.
- **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 or Doctors on Duty is closed.
- **Hospital**, for scheduled surgery or a medical emergency <u>only</u>.

# 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 Open Access PPO**.

If you use a **Cigna Open Access 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 Open Access PPO** network, covered medical expenses are paid at 80%. Deductibles and copays are not included in what the insurance company pays.

# What You Will Pay

- The cost of the insurance charge
- A $250 deductible per policy year (waived at the campus health center and at Doctors on Duty).
- A $15 copay when you go to a Primary Care Physician or Specialist doctor's office (waived at the campus health center or Doctors on Duty)
- A $0 copay after deductible when you go to an urgent care center when the campus health center or Doctors on Duty is closed.
- A $200 copay if you go to the emergency room (waived if you are admitted to the hospital)
- $20 copay for Generic prescriptions. $50 copay for all other prescriptions.
- 80% out-of-network coinsurance if you do not use a **Cigna Open Access PPO** provider.
- Full amount for any services not covered by insurance.

# Find a Physician or Facility

If you are unable to visit the Campus Health Center or Doctors on Duty, use **Cigna Open Access PPO** providers whenever possible.

To find a provider, call **(800) 441-2668** or visit the Cigna Provider Website

1. Enter your **Address, City, Zip.**
2. Select **Doctor by Type, Doctor by Name,** or **Health Facilities**.
3. If you do not have your login information, **Continue as guest.**
4. Select **Continue.**
5. Select **Open Access Plus, Open Access Plus Tiered.**
6. Select a provider from the list and call to make an appointment.

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

# What's Covered
**(Treatment must be Medically Necessary)**

Covered expenses included, but are not limited to, the following:

- Doctor visits
- Emergency room visits & hospital admissions
- Surgery, inpatient & outpatient
- Tests & procedures
- Laboratory & radiology services
- Physical therapy, occupational therapy, etc.
- Maternity & prenatal care
- Prescription drugs

**Limitations and exclusions may apply**. Please see the Benefits at a Glance (BAAG) at csumb.mycare26.com for more details.

# Campus Health Center

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

**Campus Health Center**
Building 80
6012 General Jim Moore
Marina, CA 93933
**831-582-3965**
**Online Appointment Scheduler**

| HOURS | |
|---|---|
| Monday | 8:00 a.m. – 5:00 p.m. |
| Tuesday | 8:00 a.m. – 5:00 p.m. |
| Wednesday | 8:00 a.m. – 5:00 p.m. |
| Thursday | 8:00 a.m. – 5:00 p.m. |
| Friday | 8:00 a.m. – 5:00 p.m. |

# Doctors on Duty

Students may access off-campus **Doctors on Duty (DOD)** clinic locations for services:

- Whenever the Campus health Center is closed.
- Anytime the Campus Health Center refers a student to a **DOD** clinic for medical care. A written referral must be obtained from the Campus Health Center if the visit occurs between 8am and 5pm, Monday thru Friday.
- If the Campus Health Center is closed for unforeseen circumstances during regular business hours.

Please refer to the following link for **Doctors on Duty** locations.

# 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 Open Access PPO** doctor whenever possible.
  *Note: You are not required to see **Cigna Open Access PPO** doctors; however, if you choose to see a doctor who is not a **Cigna Open Access PPO** provider, you will have to pay 20% of charges.*
- Call the doctor's office to make an appointment.
  Tell them you have **Cigna Open Access PPO** insurance.
- Arrive 15 minutes early for your appointment.

Every visit to a health care professional, whether at the campus health center, Doctors on Duty, 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 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 Open Access PPO** urgent care centers close to campus:

- Mojo Urgent Care
  2930 2nd Ave, #120
  Marina, CA 93933
  **(831) 622-6935**

- Pinnacle Healthcare Hollister
  2 Rossi Circle
  Salinas, CA 93907
  **(831) 770-0444**

- Pinnacle Healthcare Hollister
  947 Blanco Circle, Suite A
  Salinas, CA 93901
  **(831) 422-5555**

# 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 Cigna Envoy pharmacy, which may include CVS, Walgreens, Target, and Walmart. To locate a pharmacy, visit **www.cigna.com/providerdirectory**.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- Provide a copy of your health insurance ID card each time a prescription must be filled.
- If you do not provide your ID card or fill your prescription at a non-Cigna Envoy pharmacy, you may have to pay for the full prescription up front and submit for reimbursement.

# Claims

After your visit, a **Cigna Open Access PPO** physician or provider will send a bill to the claims administrator, Cigna.

If the medical provider **does not file** a claim on your behalf, you will need to submit a claim for reimbursement. Follow these steps:

1. Download a claim form from **csumb.mycare26.com** and fill it out completely.
2. Attach itemized bills for X-rays, lab charges, etc.
3. Send your completed claim form with all bills and receipts for medical treatment to Cigna at the address below:

**Cigna Studywell**
PO Box 15050
Wilmington, DE 19850

**Keep copies of all the documents you submit.**

If you have questions about claims, contact Cigna at **(800) 441-2668**.

# 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 Open Access PPO** network, and 80% 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.

# 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 (For CA Only):** 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 policy, the policy will govern.

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