SANTA ANA COLLEGE

INTERNATIONAL STUDENT INSURANCE PLAN

SANTA ANA
C O L L E G E

2023–2024
USING YOUR INSURANCE
sac.mycare26.com

How to Enroll

IF STUDENTS ARE ENROLLING ONLINE visit **sac.mycare26.com** to enroll online with a credit card. At the time you enroll in the plan, you may also enroll your spouse, domestic partner, or children under the age of 26. Dependents will only be enrolled later if it is within 31 days of marriage, birth, adoption, or arrival in the U.S.

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

Your Insurance ID Card

Once you are enrolled in the plan, you will receive a welcome email from Cigna. This email will provide directions on how to download your insurance ID Card. Please visit **www.cignaenvoy.com** to set up your account.

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 <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 Plus (OAP)** medical network.

If you use a Cigna OAP 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 Plus 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 $50 individual Deductible per policy year (waived at the campus health center)
- A $10 Copay when you go to a **Cigna OAP** doctor's office (waived at the campus health center)
- After Deductible, there is no Copay when you go to a **Cigna OAP** urgent care center
- A $100 Copay if you go to a **Cigna OAP** emergency room (waived if you are admitted to the hospital)
- 50% of the cost of prescription medication
- 30% Out-of-Network Coinsurance if you do not use a **Cigna OAP** provider
- Full amount for any services not covered by insurance (see general exclusions in the Brochure)

Find a Physician or Facility

- Log into **www.cigna.com/providerdirectory**
- Select a provider type and/or specialty
- enter your address, ZIP code, or city and state, click Search
- Make your selection from the list, and call to make an appointment

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

What's Covered
(Treatment must be Medically Necessary)

- Unlimited benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 100% (after Copay and Deductible) when you use a **Cigna OAP** provider; or 70% after Deductible when you use an Out-of-Network provider
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Physical therapy chiropractic care, and acupuncture
- Preventive care
- Pregnancy and maternity
- Prescription drugs

Limitations and exclusions may apply. Please see the Plan Brochure in the Benefits section at **sac.mycare26.com** for more details.

Campus Health Center

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

Health and Wellness Center
Johnson Student Center 110
(714) 564-6216
SACHealth_Center@sac.edu

HOURS	
Monday - Thursday	Telehealth & In-Person 10:00 a.m. – 2:00 p.m.
Friday	Telehealth 8:00 a.m. – 12:00 p.m

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 Plus PPO** doctor whenever possible. *Note: You are not required to see **Cigna PPO** doctors; however, if you choose to see 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 Open Access Plus PPO** insurance.
- Arrive 15 minutes early for your appointment.

Every visit to a health care professional, whether at the Health and Wellness 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 Open Access Plus PPO** urgent care centers close to campus:

- Sunrise Multispecialist Medical Center
  867 S Tustin St
  Orange, CA 92866
  (714) 771-1420

- Concentra Urgent Care
  800 N Tustin Ave # A
  Santa Ana, CA 92705
  (866) 944-6046

- St. Joseph Heritage Medical Group
  2212 E 4th St
  Santa Ana, CA 92705
  (714) 571-7700

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

This plan uses the **Open Access Plus, Open Access Plus Tiered** network pharmacies. This includes pharmacies such as CVS, Walgreens, and Walmart.

To fill a prescription, visit an In-Network pharmacy and pay the Copay. If you visit an Out-of-Network provider, you will need to pay for the prescription in full and then submit a claim for reimbursement. 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.
- You will pay 50% of the charges.

Claims

After your visit, a **Cigna Open Access Plus PPO** physician or provider will send a bill to the Claims Administrator, Cigna StudyWell.

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 **sac.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 StudyWell** at the address below:

<div align="center">

Cigna StudyWell
PO Box 15050
Wilmington, DE 19850

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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 Plus** network, and 70% Out-of-Network, after the Copays. The Copay 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 **sac.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 (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 Certificate, the Certificate will govern.

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