

# Santa Monica College

## International Student Insurance Plan

### 2023-2024

### Eligibility

All international students at Santa Monica College who are engaged in full-time educational activities outside their home country or country of regular domicile as non-resident aliens are eligible to be enrolled in the International Student Insurance Plan on a mandatory basis. Any international student who is registered and attending classes at the College is eligible and is automatically insured under this plan. No waiver is permitted.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. If you do not meet this minimum attendance requirement, your coverage will be terminated on the premium due date coinciding with or following the date you do not meet this requirement. Coverage will not be terminated retroactively or rescinded. Home study, correspondence, and television (TV) courses do not fulfill the eligibility requirements that the student actively attend classes.

### Rates & Important Dates

Rates are effective 08/25/2023 to 08/24/2024, and include insurance premium and administrative fees.

	STUDENT	SPOUSE/DOMESTIC PARTNER	EACH CHILD*
Fall 08/25/2023 to 02/11/2024	\$1,062	\$1,062	\$1,062
Winter 01/02/2024 to 02/11/2024	\$238	\$238	\$238
Spring/Summer 02/12/2024 to 08/24/2024	\$1,062	\$1,062	\$1,062
Summer 06/16/2024 to 08/24/2024	\$354	\$354	\$354

\*Premium is charged per child, up to three (3) times the premium fee, after which no further premium is charged for additional children.

### What's Covered

(Treatment must be Medically Necessary)

- Immunizations are covered at the Student Health Services Center only
- \$500,000 benefit year maximum for all eligible expenses
- Doctor visits
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Annual women's cervical cancer screening and a breast exam
- Physical therapy chiropractic care, and acupuncture (20 visits maximum)
- Pregnancy and maternity
- Prescription drugs

### Benefits

	BLUE CROSS BLUE SHIELD PPO PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup>
Deductible	\$200 per Person, per Policy Year	
Office Visit	\$25 Copay per visit (waived at campus health center)	30%
Urgent Care	\$50 Copay per visit	30%
Hospital Stay	\$75 Copay per visit	30%
Emergency Room	\$100 Copay per visit (Copay waived if admitted)	30%
Prescription Drugs <sup>2</sup>	\$10 Copay Generic \$25 Copay Brand Name \$50 Copay Injectables	
Out-of-Pocket Maximum	\$5,000 per Person, per Policy Year	

<sup>1</sup> Using out-of-network providers may cost you more money! Coinsurance is payable for Allowed Amount, the normal cost the provider would charge for services in the absence of insurance. Some out-of-network providers charge more than Allowed Amount and you will be responsible for these excess amounts over the listed Coinsurance.

<sup>2</sup> If you visit an out-of-network pharmacy, you must pay for prescriptions in full, then submit a claim for reimbursement.



### Questions

**Eligibility & Enrollment**  
Academic Health Insurance Services  
(800) 537-1777

**Benefits**  
GeoBlue  
(844) 268-2686

### Insurance ID Card

Once you receive a Welcome Email from GeoBlue you can download your ID card. Visit [geobluestudents.com](http://geobluestudents.com) to set up an account.

**Carry your ID card with you at all times!**

### Getting Care

Go to the campus health center. If you need to access care away from campus, visit [geobluestudents.com](http://geobluestudents.com) or call (844) 268-2686 to find a provider in the **Blue Cross Blue Shield PPO Network**.

### More Information

To enroll dependents or to enroll in OPT coverage, please visit [smc.mycare26.com](http://smc.mycare26.com)

**Limitations, Deductibles, Coinsurance, and Copays may apply.** Please see the Plan Certificate for full benefit details. If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.

**Coinsurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% when you use **Blue Card PPO** providers, part of **Blue Cross Blue Shield**, and 70% when you use out-of-network providers.

## What's Included?

- Online Access to 24-hour Medical and Mental Health Telemedicine Services through AcademicLiveCare at no additional cost
- Coverage when traveling
- Academic Emergency Services\*

\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans, Inc. (AHP), dba Academic Health Insurance Services.

This document contains a summary of your school's International Student Insurance Plan benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved Plan Certificate. The final Plan Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Plan Certificate is accessible upon approval at [smc.mycare26.com](http://smc.mycare26.com).

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