



TOURO UNIVERSITY, CALIFORNIA

STUDENT HEALTH INSURANCE PLAN (SHIP)



TOURO UNIVERSITY
CALIFORNIA

2023–2024

USING YOUR INSURANCE

tu.mycare26.com



How to Enroll

All students (6 credit hours or more) who are registered and attending classes at the University, excluding nursing and education students, will be automatically enrolled unless proof of comparable coverage is provided and a waiver is completed and submitted by the Waiver Deadline Date, and approved. Refer to the Waiver FAQ for Waiver Criteria.

Dependents are not covered under this plan.

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



How to Waive

Also known as a Waiver, it's an online form that you complete if you have other qualified health insurance and do not wish to be enrolled in SHIP. As part of the waiver process you are required to provide specific information about your existing insurance coverage, which will be verified by Academic Health Plans, the Waiver Administrator.

Your other insurance qualifies for a waiver, if your benefits under your insurance plan include all of the following:

- Coverage must be continuous (no break or termination) for the entire academic year;
- Maximum benefit must be unlimited;
- Deductible must be \$1,000 or less per policy year; and

Students who are covered under a health insurance plan that does not meet all the applicable requirements will not be allowed to waive out of Touro University SHIP.

How often must I submit a Waiver Application? Once each academic year by the deadline date.

What happens if I do not waive by the deadline date? You will be automatically enrolled in SHIP.

If my insurance coverage starts after the term begins, can I get a refund? No refunds will be issued. If it is past the Waiver Deadline Date, your SHIP coverage will remain in place, and you will be required to wait until the next waiver period to waive out of SHIP.

What if I successfully waive out of SHIP, then lose my other coverage?

You may enroll in SHIP mid-year if you waived out but later lose your other coverage due to no fault of your own, such as coverage that terminates due to a loss of employment (by you, your spouse, or your parent) or by reaching an age limit set by the plan. This does not include coverage that has been voluntarily or inadvertently terminated by you, for example, by missing an enrollment deadline or for non-payment of premiums. To enroll in the plan mid-year after an involuntary loss of coverage, you must notify the Office of the Bursar **within 14 days of termination of prior coverage. Premium costs will be prorated based on the number of full months remaining in the term. If starting mid-month, that month will be considered one full month.**

Appealing a waiver denial; If you would like to challenge your waiver denial, you may contact the Bursar's Office to submit an appeal. Appeals must be received within seven (7) business days of your waiver denial notification to be considered.



Your Insurance ID Card

You will receive your insurance ID card in the mail after the start of your first term of coverage for the year. Download your ID card from www.wellfleetstudent.com.

If you need to seek medical treatment before you receive notice that your ID card is active, please contact Academic Health Insurance Services 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, 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 Choice Fund PPO.

If you use a Cigna 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 60%.



What You Will Pay

- The cost of the insurance charge
- A \$20 deductible per policy year when you go to a Cigna provider
- A \$20 copay when you go to a Cigna physician’s office
- A \$20 copay after deductible when you go to a Cigna urgent care center when the campus health center or doctor’s office is closed
- A \$150 copay if you go to a Cigna emergency room (waived if you are admitted to the hospital)
A \$20 copay for generic medications, a \$35 copay for preferred brand medications, and a \$60 copay for non-preferred brand/specialty medications
- 40% out-of-network coinsurance if you do not use a Cigna provider
- Expenses in excess of Usual and Customary (U&C) charge if you do not use a Cigna provider
- Full amount for any services not covered by insurance (see general exclusions in the Plan Brochure)



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, Choice Fund PPO (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 Choice PPO Network** before you receive treatment.



What's Covered

(Treatment must be Medically Necessary)

- Unlimited benefit year maximum for all eligible medical expenses
- Most physician visits and hospital charges, paid at 100% (after copay and deductible) when you use a Cigna provider; or 60% (after copay and deductible) when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and outpatient
- Physical therapy, chiropractic care, acupuncture
- Preventive Care
- Tests, procedures, and lab services, such as X-rays and blood draws
- Pregnancy and maternity
- Prescriptions, covered at 100% after applicable copay at a Wellfleet Rx / ESI an Express Scripts pharmacy (contraceptives covered at 100%), no Deductible

Limitations and exclusions may apply. Please see the Plan Certificate at tu.mycare26.com for more details.



Campus Health Center

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

Student Health Center
1537 Cossey
Vallejo, CA 94592
(707) 638-5220/ tuc.studenthealth@tu.edu

| HOURS | |
|-------------------|-----------------------|
| Monday - Thursday | 8:00 a.m. – 5:00 p.m. |
| Friday | 8:00 a.m. – 3:00 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 physician.

- Use a Cigna physician whenever possible. Note: You are not required to see Cigna physicians; *however, if you choose to see a physician who is not a Cigna provider, you will have to pay 40% for expenses in excess of U&C charge.*
- Call the doctor's office to make an appointment. Tell them you have **Cigna Choice Fund PPO** insurance.
- Arrive 15 minutes early for your appointment.
- Bring your insurance ID card with you.

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

- Urgent Care Telehealth Inc
1387 E 2nd St
Benicia, CA 94510
(707) 377-1005
- Concentra Urgent Care
2970 Hilltop Mall Rd, Ste 203
Richmond, CA 94806
(510) 222-8000
- Stat Med Urgent Care
901 Sunvalley Blvd, Ste 100
Concord, CA 94520
(925) 234-4447



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 Wellfleet Rx / ESI pharmacy. To locate a pharmacy, visit www.wellfleetstudent.com. Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- Only prescriptions filled at Wellfleet Rx / ESI pharmacies are covered.



Claims

In the event of either an Injury or a Sickness:

1. Written notice of a claim must be submitted to the address below within thirty (30) days after the date of Injury or commencement of Sickness covered by the Policy, or as soon thereafter as is reasonably possible.
2. Send all medical and hospital bills, along with the patient's name and insured student's name, address, Social Security number or student ID number and name of the University under which the student is insured, to the address below. A Company claim form is not required for filing a claim.

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

Bills should be received by the Company within ninety (90) days of service. **Keep copies of all the documents you submit.** To check the status of a claim you submitted, call **(877) 657-5030, TTY 711** or visit www.wellfleetstudent.com.



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

Coverage is worldwide; certain limitations may apply. However, any treatment, services, or supplies incurred or received in your Home Country are 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!

Disclaimer: If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.

Plan Administered by Academic HealthPlans, Inc.
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