



**SANTA MONICA COLLEGE**

INTERNATIONAL STUDENT INSURANCE PLAN



**2024–2025**  
**USING YOUR INSURANCE**



## How to Enroll

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

Visit <https://smc.myahpcare.com/> to enroll your dependents online with a credit card. 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 Health Insurance Services at **855-588-8432**.



## Your Insurance ID Card

You will receive an email from GeoBlue at the start of each semester/term notifying you to download your electronic ID card. You may set up an online account at [www.geobluestudents.com](http://www.geobluestudents.com) to access your ID card any time.

GeoBlue Customer Service **(844) 268-2686**

**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
- **TeleMD™ or Doctor'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 Blue Cross Blue Shield, also known as “Blue Card PPO.”

If you use a Blue Card 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 Blue Card 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 \$200 deductible per policy year
- A \$25 copay when you go to a Blue Card PPO doctor's office (waived at the campus health center)
- A \$50 copay when you go to a Blue Card PPO Urgent Care Center
- A \$100 copay if you go to a Blue Card PPO emergency room (waived if you are admitted to the hospital)
- \$10 copay for Generic, \$25 copay for Brand Name, and \$50 copay for injectable prescriptions
- 30% out-of-network coinsurance if you do not use a Blue Card PPO provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Member Guide)



## Find a Doctor or Facility

- Go to [www.geobluestudents.com](http://www.geobluestudents.com) and under “Find a Provider” select “**U.S. Providers.**”
- Click **Choose a location and plan.**
- Enter your **address and city**, or **Zip code**, click on address to confirm, then click **Yes, this is correct.**
- Type in the code “**QHS,**” then click **Continue.**
- Click on **Doctors by name, Doctors by specialty, Places by name, or Places by type.**
- Enter your search criteria, then click 
- Make your selection from the list, and call to make an appointment.

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



## What’s Covered

**(Treatment must be Medically Necessary)**

- \$500,000 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 Blue Card PPO provider; or 70% after deductible when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and outpatient
- Immunizations at the **Student Health Services Center only**
- Tests, procedures, and lab services, such as X-rays and blood draws
- Physical therapy, chiropractic care, acupuncture
- Annual cervical cytology and mammography screening for women
- Annual eye exam
- Two teeth cleanings per year, up to \$750 maximum
- Pregnancy and maternity
- Prescriptions, covered with a \$10 copay for Generic, \$25 copay for Brand, and \$50 copay for injectable medications when using in-network pharmacies: **\$3,000 annual maximum**
- Immunizations are covered at Student Health Center only

**Limitations, Deductibles, Coinsurance, and Copays may apply.** Please see the Plan Certificate for full benefit details.



## AcademicLiveCare

AcademicLiveCare offers virtual visits 24/7 from your smartphone, computer, or other mobile device – all with \$0 cost to you!

Services include urgent care, psychiatry and medication management, therapy/counseling, and nutrition

### To use this service – follow these simple steps:

1. Log into: [www.academiclivecare.com](http://www.academiclivecare.com)
2. Click “Get Connected” and then visit “AcademicLiveCare”
3. Sign up using your school email address or log in if you already have an account
4. Complete your profile
5. When prompted enter Service Key **ALC**
6. Once you schedule your appointment, right before you are connected to the provider you will enter Coupon Code **ALCSMC24**. Enter the code and click Apply to make the cost of your visit free.



## Campus Health Center

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

For current hours of operation, please call:

- Student Health Services Center (310) 434-4262
- Center for Wellness & Wellbeing (310) 434-4503



## Doctor 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 **Blue Card PPO** doctor whenever possible. *Note: You are not required to see Blue Card PPO doctors; however, if you choose to see a doctor who is not a Blue Card PPO provider, you will have to pay 30% of charges.*
- Call the doctor's office to make an appointment. Tell them you have **Blue Card PPO** insurance (part of the Blue Cross Blue Shield Preferred Provider Network).
- Arrive 15 minutes early for your appointment.

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

Santa Monica Urgent Care Inc  
524 Colorado Ave  
Santa Monica, CA 90401  
**(310) 394-2273**

Cedars Sinai Medical Care Foundation  
2221 Lincoln Blvd., Suite 100  
Santa Monica, CA 90405  
**(213) 482-4830**

Anaheim Urgent Care Inc  
1156 26th St  
Santa Monica, CA 90403  
**(310) 829-4505**



## 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

If your doctor prescribes a medication, you may fill it using any pharmacy, including CVS, Rite Aid, Walgreens, and Walmart. Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- Be sure to use Blue Cross contracted pharmacies to save money. When using contracted pharmacies, you will pay:
  - \$10 copay for Generic Drugs
  - \$25 copay for Brand Drugs
  - \$50 copay for injectables

**\$3,000 annual maximum for all prescriptions**



## Claims

After your visit, the doctor or provider will send a bill to the insurance company for the charges. The insurance company will review the doctor's statement and determine the payment for each itemized procedure. The insurance company will then send you an Explanation of Benefits. *This is not a bill.* It is a notification of what the insurance company will pay your doctor.

The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance. You must pay for any amount the insurance company does not cover. If you do not pay, it will affect your credit and possibly your visa status. *Note: Most charges are covered at 100% (after deductible) if you use a Blue Card PPO provider.*

In most cases, the provider will submit the claim for you.

If you are required to pay for services up front, you will need to complete a claim form in order to be reimbursed (paid back) by the insurance company.

Download a claim form from <https://smc.myahpcare.com/>, and send the completed form with all bills and receipts for medical treatment to:

GeoBlue  
PO Box 21974  
Eagan, MN 55121

**Keep copies of all the documents you submit.** To check the status of a claim you submitted, contact GeoBlue at **(844) 268-2686**.



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

Coverage is worldwide and paid in accordance with the policy limits.

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 <https://smc.myahpcare.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

Please contact us at 855-588-8432 if you have any questions about this Plan. 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 Certificate, the Certificate will govern.

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