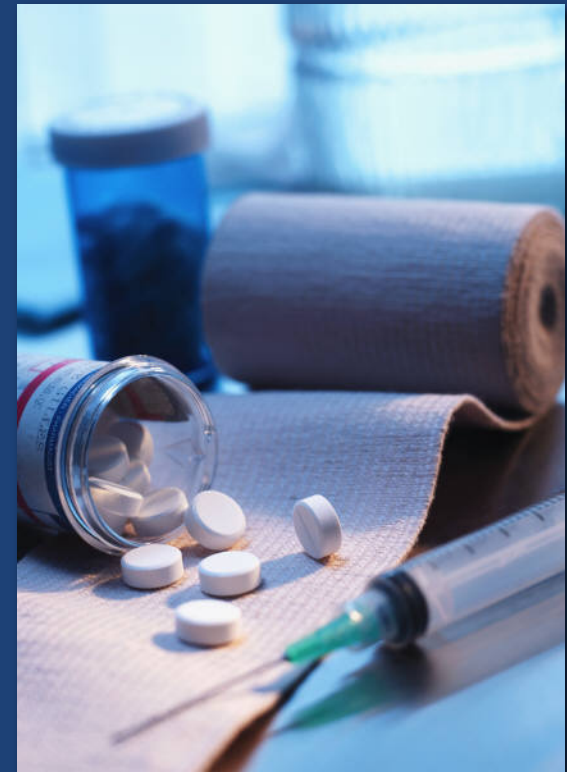


International Student and Scholar Orientation

HEALTH INSURANCE AND WELLNESS ORIENTATION

Office of International
Students and Scholars



Costs vs. Benefits

The cost of health care in the United States is very high.
Avoid being put in a difficult financial position.

REAL CASES

Undergraduate student - accident on campus

Actual cost of hospital bills: ~\$130,000

Cost with USD insurance (including medication): < \$500

Graduate student - eye surgery

Actual cost surgery: ~\$4,000

Cost with USD insurance (including medication): \$0



Enrollment & Billing

All international students are automatically **enrolled** and **billed** for international health insurance each semester **unless** they:

- Complete the online waiver form
- Have insurance coverage as part of embassy/cultural mission sponsorship (with a financial guarantee on file)

Please note:

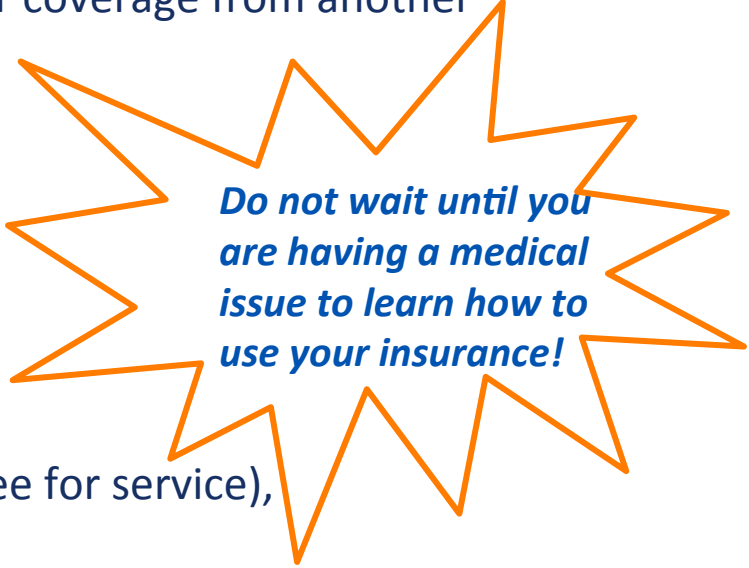
- Athletes must enroll in USD plan
- J-1 students must also provide a copy of their insurance certificate (in English) to waive USD coverage



Know Your Plan

Regardless of whether you have the USD plan or coverage from another provider, **know the requirements of your plan:**

- Included services and care
- Important exclusions
- In-network hospitals and providers
- Your costs
 - Premium, deductible, copays (fee for service), maximums
- Required documentation
- Payment procedures
 - Reimbursement-based plan?



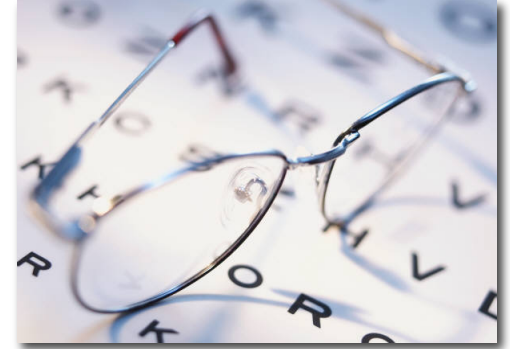
Do not wait until you are having a medical issue to learn how to use your insurance!

Highlights of the USD Plan

Doctor/hospital visits	Acupuncture
Surgery (non-cosmetic)	Physical therapy and chiropractic care
Lab exams and diagnostic testing	Allergy testing and treatment
Mental health and substance abuse care	Women's health exams
Prescription drugs	Maternity care and child birth
Ambulance expense	Vision care (1 eye exam per year)

Important Exclusions of the USD Plan

- **Dental Coverage**
The insurance will not pay for a dentist unless your teeth are structurally damaged in the case of an accident or injury.
- **Glasses and Contact Lenses**
However, eye exams are covered.
- **Elective treatment or elective surgery**




Your Insurance ID Card


1. Your insurance ID card has your ID number, your name, and other valuable information on it.
2. **Keep this card with you at all times!**
3. You will need it for any doctor visit or emergency.
4. Your insurance ID card also serves as a pharmacy card - save on prescription medication at select pharmacies

Please Note: the Student Health Center offers discounted medication for common ailments

NAP

aetna 

University of San Diego
OPEN ACCESS MC 2014-2015

ID W207149449
Name  RX BIN#: 610502

Health Plan (80840) 9140860054
GRP: 474959-23-103

WWW.AETNASTUDENTHEALTH.COM PAYER NUMBER 60054 0315

UNIVERSITY OF SAN DIEGO
STUDENT HEALTH INSURANCE PLAN
Co-pay: ER \$100
Preferred Care Pharmacy 100% after copay;
RX Generic \$15, RX Brand: Formulary \$30, Non-Formulary \$50
Non-Preferred Pharmacy: No Benefits
Referral Required.

This plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. (an affiliate of ALIC). This card does not guarantee coverage. If applicable to the plan you chose, the plan describes what you need to pre-certify. If you do not pre-certify, a financial penalty or reduction in benefits may apply.
EMERGENCY: Call 911 or go to the nearest emergency facility.

AETNA LIFE INSURANCE COMPANY
P.O. BOX 981106
EL PASO, TX 79998

FOR CLAIMS INQUIRIES, BENEFITS
INFO OR FOR PRE-CERTIFICATION
RX MEMBER SERVICES

1-877-437-6536
1-888-792-3862



Where do you go if you are sick or hurt?

If not an emergency, **go to the Student Health Center first!**

Please note: You do not need USD insurance to visit the Student Health Center.

USD STUDENT HEALTH CENTER

Maher Hall 140, behind Aromas Café

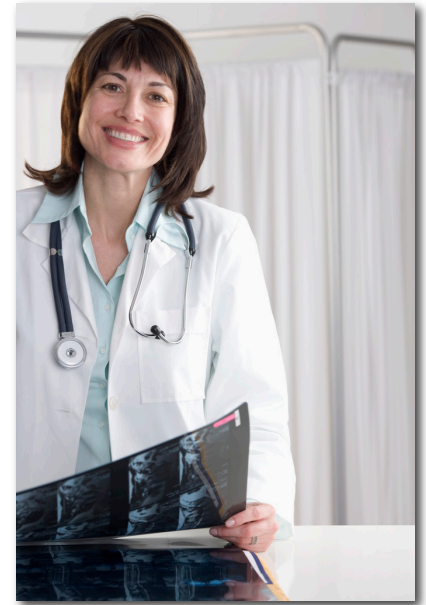
Phone: (619) 260-4595

Hours During Fall and Spring Semesters:

Monday, Tuesday, Thursday, Friday 8:30am - 4:30pm

Wednesday 8:30am - 11:00am

1:30pm - 6:30pm



What if the Student Health Center is closed?

- If the Student Health Center is closed, you may visit another doctor/clinic.

*Remember you will be subject to the \$200 deductible.
- Show the doctor/clinic your insurance ID card.
- Remember to get a note from the doctor to excuse your absence from class.



Gallagher Student Health Website



STUDENT HEALTH & SPECIAL RISK | Formerly Gallagher Koster

[Programs & Products](#) [About Us](#) [Scholarships](#) [News](#) [Contact](#)

[STUDENT LOGIN](#) | [ADMINISTRATOR LOGIN](#)

Student Access

[Return Home](#)
[Student Waive](#)
[Forms and Applications](#) PDF
[Petition to Add](#) PDF
[Customer Service](#)

My Account

[Account Home](#)
[View Purchased Products](#)
[Authorize Account](#)

My Student Health Insurance Plan

[My Benefits and Plan Information](#)
[Other Insurance Products](#)
[Discounts and Wellness](#)
[Find a Doctor](#)
[Pharmacy Program](#)
[Claims Company](#)
[Student Health Center](#)
[Resources and Links](#)

Parents Corner

[Information for Parents](#)



Welcome University of San Diego - International Students Students

This site has been designed especially for you to provide information about the Student Health Insurance Plan.

You can download a plan brochure or Frequently Asked Questions, look for participating providers, learn more about further enhancements to your plan or additional products that are available to you. You can email Gallagher Student or click on the "Live Help" icon to get answers to any questions you may have on the coverage available to you.

Click on 'Account Home' to view your personal and dependent coverage information, edit your primary address, or generate an ID card.

Attention USD International Students:

For additional details, including enhancement to the plan, click on the "My Benefits and Plan Information" tab.

Attention Students: The deadline to submit the 2014-2015 University of San Diego International Student Annual Waiver Form is September 2, 2014.

Personal Property



Protect what's yours.

[LEARN MORE](#)

Choosing Insurance?



Considering purchasing a high-deductible insurance plan instead of your school's sponsored plan?

[LEARN MORE](#)

Voluntary Dental



Going to the dentist may not be your idea of fun.
We just make it easier.



Gallagher Student Health Website

Student Access

- Return Home
- Student Waive
- Forms and Applications PDF
- Petition to Add PDF
- Customer Service

My Account

- Account Home
- View Purchased Products
- Authorize Account

My Student Health Insurance Plan

- My Benefits and Plan Information
- Other Insurance Products
- Discounts and Wellness
- Find a Doctor
- Pharmacy Program
- Claims Company
- Student Health Center
- Resources and Links

Parents Corner

- Information for Parents



Gallagher Student Login

When logging in, your username is your University of San Diego email address (i.e. MSmith@sandiego.edu).

Your password is your 7-digit Student ID# preceded by '00' for a total of 9 digits (i.e. 001234567).


User Login

User Name:


Password:

[LOGIN](#)

[Forqot User Name?](#)


Live Chat 

We're online! Chat with us for live help.

Personal Property 


Protect what's yours.

[LEARN MORE](#)

Choosing Insurance? 

Considering purchasing a high-deductible insurance plan instead of your school's sponsored plan?

[LEARN MORE](#)

Voluntary Dental 

Going to the dentist may not be



Find an “In-Network” Doctor

My Account

Account Home

View Purchased Products

Authorize Account

My Student Health Insurance Plan

My Benefits and Plan Information

Other Insurance Products

Discounts and Wellness

Find a Doctor

Pharmacy Program

Claims Company

Student Health Center

Resources and Links

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Information for Parents

Gallagher Student Login

When logging in, your username is your University of San Diego email address (e.g., MSmith@sandiego.edu).

Your password is your 7-digit Student ID# with “00” placed before it of 9 digits as shown in this example: 001234567.

User Login

User Name:

Password:

LOGIN



Help! I have an emergency...

For an off-campus emergency... **DIAL 911!**

For an on-campus emergency, dial:
(619) 260-2222

The closest hospital to USD:
UCSD Healthcare Medical Center
200 West Arbor Drive
San Diego, CA 92103



Emergency Room (ER) vs. Urgent Care

	Emergency Room	Urgent Care
When To Go	Provides fast, life-saving care to treat medical emergencies	Same-day clinics that can handle conditions which need to be treated right away but are not life-threatening
Conditions	Loss of vision, head injuries, serious burns, broken bones, persistent bleeding	Severe sore throat, vomiting, fever without rash, minor trauma such as a common sprain
Hours	Provides medical care at any time	Sometimes open on weekends when the Student Health Center may be closed
Cost	\$100 per visit co-payment fee (“copay”) plus \$200 per year deductible	\$200 per year deductible
Advantage	Open 24 hours and can treat serious injuries	Can be seen same-day without an appointment
Disadvantage	Costly	Typically not open late at night



What About Mental Health?

Counseling and Student Support

- USD Counseling Center
Free, confidential counseling services to enrolled students
- Location: Serra Hall, Room 300
(619) 260-4655
www.sandiego/usdcc
- Staffed by psychologists, psychology interns, and consulting psychiatrists



Important Reminders

- **Avoid Paying the Deductible**
\$200 annual in-network - You will not have to pay this if you visit the Student Health Center and they provide a formal referral. If not, you pay the first \$200 of your health care costs for the year.
- **“Copays” for Pharmacy Prescriptions**
Preset fee you pay for each prescription (\$15, \$30, or \$50)
- **Avoid Expensive ER Trips**
\$100 copay for each ER visit, unless you are admitted to the hospital
- **Coverage During Winter and Summer Break**
Fall Coverage Dates: August 1st through January 31st
Spring Coverage Dates: February 1st through July 31st
Covered at 80% while abroad
- **Insurance During OPT Period**
Eligible to enroll during OPT period but must notify OISS in advance



Your Cost



Having insurance does not mean there will not be any fees!

Remember that **YOU** are responsible for paying any medical costs that the insurance company does not pay.

Letters or Bills Sent to You

- Please pick up your ID card!
- If we contact you to pick up insurance items from our office, don't ignore the messages.
- If you are confused about a letter or document, call Aetna directly. If still confused, set up an advising session to discuss.



Scenario #1

The following is a real case (names have been changed).

Miguel (a student from Mexico) is excited to return home after spending a year as an exchange student at USD. The day before travelling he notices insurance charges on his student account totaling \$1,988. He feels angry because he never asked to be enrolled in the USD insurance

WHAT WENT WRONG?



Scenario #1

Answer: Miguel never submitted his waiver

At check-in and before arrival, Miguel was informed that if he did not submit the waiver by the deadline, he would automatically be enrolled for the USD plan. If he had checked his account earlier, this situation could have been resolved.

Lesson: Submit the waiver if you plan to waive USD coverage and check your student account regularly to avoid misunderstandings that may have financial consequences.



Scenario #2

The following is a real case (names have been changed).

Lin, a student from China, had a bad headache and visited the UCSD emergency room. She waited for several hours, was treated for Dehydration, and was subsequently released.

A month later, Lin received a bill for \$300. She could not believe that this was the charge AFTER her insurance paid their part. She thought she was fully covered.

WHAT WENT WRONG?



Scenario #2

Why did the insurance cover so little of Lin's bill?

Answer: Emergency room visits carry a \$100 co-payment fee if the student is not admitted to the hospital (to stay) and Lin was also liable for the \$200 deductible fee (since she was not referred by the Health Center and this was her first use of the insurance for the year).

Lesson: Emergency Room services will always be more expensive and you will be responsible for an ER co-payment. It's best to only visit the emergency room in the event of an urgent or life-threatening situation.



Questions?

**Thank you for listening
and stay healthy!**

