

## SACRAMENTO STATE INTERNATIONAL STUDENT INSURANCE PLAN SUMMARY

**This is a medical plan only and does not include dental or vision insurance.** Below are highlights of the plan benefits, as well as, important dates and costs of coverage. Please refer to the policy brochure for more detailed information and contact GeoBlue for questions about benefits at 844-268-2686.

### WHO IS ELIGIBLE

All International F1 and J1 visa status students enrolled on the main campus are required to have the school sponsored plan and are automatically enrolled. A person who is an immigrant, permanent resident alien or U.S. Citizen is not eligible for coverage.

Students must actively attend classes on campus for the first 31 consecutive days after the effective date, except for school-authorized breaks. Remote courses such as home study, correspondence, and online courses do not fulfill this requirement. A once per lifetime medical withdrawal exception may be granted to students on school approved medical leave during the first 31 days of coverage. If it is determined that eligibility requirements have not been met, our only obligation is to refund premium, less any claims paid.

Coverage for Dependents (spouse/children) is optional and can be purchased online at [www.jcbins.com](http://www.jcbins.com).

### ID CARDS

ID cards are electronic only! You will receive an email from GeoBlue at the start of each semester notifying you to download your ID card. You may also set up an account at [www.geobluestudents.com](http://www.geobluestudents.com) to access your ID card any time. It is important to have your GeoBlue ID card with you whenever you receive medical care.

### FIND A DOCTOR

Health services (SHCS) on campus is a convenient low-cost option for medical services and prescriptions. There is no copay or deductible at the health center. When you need off campus care, you should visit a PPO doctor in the Blue Cross Blue Shield network which will cost you less. Find a Blue Cross Blue Shield doctor:

1. Call (844) 268-2686 or go to [www.geobluestudents.com](http://www.geobluestudents.com)
2. Select "Find a provider."
3. Enter your member ID or choose Blue Card PPO Basic
4. Search by name, specialty, procedure
5. Enter your ZIP code for location and press "GO."

In case of a life-threatening emergency call 911 or go to your local hospital emergency room.

### PLAN COSTS & COVERAGE PERIODS

This is a medical plan only and does not include dental or vision.

	Annual	Fall	Spring/Summer
Start Date (12:01am)	8/1/2018	8/1/2018	1/22/2019
End Date (11:59pm)	7/31/2019	1/21/2019	7/31/2019
Student Rate	\$1,350.00	\$675.00	\$675.00
Spouse Rate	\$1,350.00	\$675.00	\$675.00
Per Child Rate	\$1,350.00	\$675.00	\$675.00

*The cost of coverage includes insurance premium and fees payable to JCB Insurance Solutions and CSUS.*

## BENEFIT HIGHLIGHTS

This is a medical plan only - dental and vision coverage are not included. This is a summary of your plan. Please refer to the full policy brochure for more detailed information.

	PPO (Blue Cross Blue Shield) Provider	Out-of-Network Provider
Deductible	\$50 per policy year (deductible waived for SHCS & BCBS office visits)	\$50 per policy year
Percentage Covered	100% of covered services	70% of Reimbursable Charge
Office Visit Copay	\$20 per visit (waived at SHCS)	70% of Reimbursable Charge
Urgent Care Copay	100%	70% of Reimbursable Charge
Emergency Room Copay	100%, plus \$200 Copay (waived if admitted)	70% of Reimbursable Charge
Prescription Drugs (30-day supply)	\$5 Generic drugs \$10 Brand Name Drugs (Deductible waived)	\$5 Generic drugs \$10 Brand Name Drugs (Deductible applies)
Medical Out of Pocket Maximum	\$7,350 per person, per policy year	\$7,350 per person, per policy year

## IMPORTANT CONTACTS

### Enrollment and Waivers

[www.jcbins.com](http://www.jcbins.com) or (916) 309-2703

### PPO Network, Benefits and Claims

Find doctors/hospitals or inquire about benefits & claims status

[www.geobluestudents.com](http://www.geobluestudents.com) or call (844) 268-2686

[customerservice@geo-blue.com](mailto:customerservice@geo-blue.com)

### Hornet MD Advice Line

(888) 840-5169

### Emergency Travel Assistance Services

For travel or safety related problems or crisis

(800) 257-4823 or [globalhealth@geo-blue.com](mailto:globalhealth@geo-blue.com)



*This guide is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. If any discrepancy exists between this pamphlet and the Policy, the Master Policy will govern and control the payment of Benefits. For a list of exclusions and limitations, please refer to your plan benefits. If you have additional questions, please contact the phone number on the back of your identification card.*

*JCB Insurance Solutions is committed to safeguarding the privacy and accuracy of your personally identifiable information. Our Privacy Policy is designed to advise you how we collect, use, and protect the personal information you provide. You can find a detailed copy of our Privacy Policy by visiting [www.jcbins.com](http://www.jcbins.com). **John C. Breckenridge Insurance Solutions, Inc. CA Lic. # 0L32982 [www.jcbins.com](http://www.jcbins.com)***