Student Insurance
-Since 1950-

INTERNATIONAL STUDENTS

USING YOUR MEDICAL INSURANCE

2022-2023

SIERRA COLLEGE

Policy #703422

©2022 Student Insurance is the student insurance division of Venbrook Insurance Services, LLC. All rights reserved. CA License 0386216

Policy Enrollment

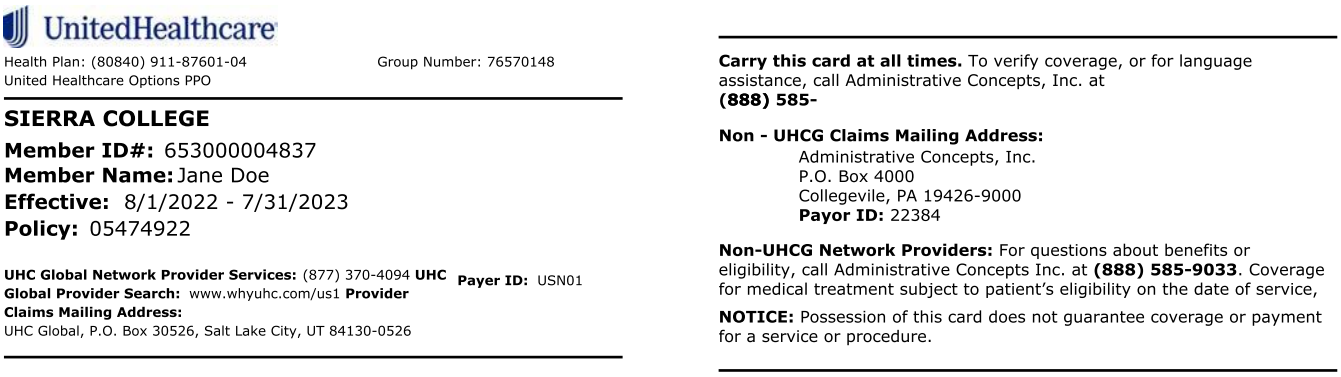
You are automatically enrolled in your school mandated international student insurance policy. Dependent coverage for spouse, domestic partner, & children available for online payment. To enroll your dependents use the following link, **www.studentinsuranceusa.com** and chose your school from the drop-down.

For further assistance contact **Toni Villarreal 310-826-5688**

Request ID Card

You will receive an email from ACI once your ID card is ready to download. You may also use the following link to request a copy.
https://www.acitpa.com/smic-idcard

If you have any issues or need assistance call **Toni at 310-826-5688.**



UnitedHealthcare

Health Plan: (80840) 911-87601-04 Group Number: 76570148
United Healthcare Options PPO

SIERRA COLLEGE
Member ID#: 653000004837
Member Name: Jane Doe
Effective: 8/1/2022 - 7/31/2023
Policy: 05474922

UHC Global Network Provider Services: (877) 370-4094 **UHC Global Provider Search:** www.whyuhc.com/us1 **Payer ID:** USN01
Provider Claims Mailing Address:
UHC Global, P.O. Box 30526, Salt Lake City, UT 84130-0526

Carry this card at all times. To verify coverage, or for language assistance, call Administrative Concepts, Inc. at **(888) 585-**

Non - UHCG Claims Mailing Address:
Administrative Concepts, Inc.
P.O. Box 4000
Collegevile, PA 19426-9000
Payor ID: 22384

Non-UHCG Network Providers: For questions about benefits or eligibility, call Administrative Concepts Inc. at **(888) 585-9033**. Coverage for medical treatment subject to patient's eligibility on the date of service,

NOTICE: Possession of this card does not guarantee coverage or payment for a service or procedure.

Carry your ID card with you at all times!
You will need your card when you visit any medical facilities

Billing & Claims Status

Create a member account to access your Insurance ID card and review claims for services provided.

https://www.acitpa.com/memberresources Complete all fields to register your account.

Where to Access Care

- **Campus health center**, for minor illness or injuries
- **Doctor's office**, for medical treatment & appointment visits
- **Urgent care center**, for sickness or injuries needing urgent treatment
- **Hospital or Emergency Room (ER)**, for scheduled surgery or a medical emergency only

What You Will Pay

- The cost of the insurance policy premium
- A **$20** copay when you go to a doctor's office
- A **$20** copay when you go to urgent care or campus health center
- A **$100** copay when you visit a hospital
- A **$100** copay if you visit an emergency room
  (waived if you are admitted to the hospital)
- Full amount for any services not covered by insurance
  (see exclusions and limitations in the Policy)

What's Covered

(Treatment must be Medically Necessary)

- $500k benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 100% at a provider, or 80% out-of-network
- Emergency expenses Surgery, in- and outpatient
- Physical therapy, chiropractic care, acupuncture
- Tests, procedures, and lab services, such as X-rays and blood draws
- Pregnancy and maternity
- Prescriptions, covered 100% of NR after Copay:$15 Generic/ $50 Brand/$75 Specialty (maximum of $10,000 when you use an out-of-network provider)

Where To Go For Treatment

(Treatment must be Medically Necessary)

Using a UHC provider, covered medical services are paid by the insurance company at 100%. If you use a out-of-network provider, meaning a provider who is not part of United Health Care, covered medical expenses are paid at only 80%.

To find a UHC provider visit

https://www.whyuhc.com/us1

Campus Health Center

Nevada County Campus N3 101

Phone: (530) 274-5317
Fax: (530) 274-5347

Fall and Spring Hours
M-Th: 8:30am - 12:00pm
M-Th: 12:30pm - 5:30pm
F: 8:30am - 12:00pm

Rocklin Campus L 183

Phone: (916) 660-7490
Fax: (916) 630-4545

Fall and Spring Hours
M-F: 8:00am - 4:30pm

- Athletic Physicals
- Blood Pressure
- Counseling
- Family Planning/Birth Control
- Illness Diagnosis and Treatment
- Immunizations
- Injury Evaluation and Treatment
- Laboratory Tests
- Minor Surgical Procedures
- Physicals: Employment, Fire Tech, Nursing
- Prescriptions
- Sexually Transmitted Infection Diagnosis & Treatment
- Tuberculosis (TB) Screening
- Vision and Hearing Screening
- Well Woman Exams

Doctor Visits

When you make an appointment for an injury or sickness, let the office know your health insurance network is **United Health Care**. Be sure you take your insurance ID card and your $20 copay

Every visit to a health care professional, is confidentially.
NO information should 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 whenever possible

Here are some Urgent Care Centers near campus

Ruggles, Craig S, MD
3 Medical Plaza Dr. Ste. 140
Roseville, CA 95661
916-865-1400

Vaughn, Mark A, MD
3280 Professional Dr. Auburn,
CA 95602
530-886-8630

Medi-Stop Urgent Care
3880 Truxel Rd. Ste 600
Sacramento, CA 95834
916-285-867

Palo Alto Medical Foundation
781 Pleasant Grove
Roseville, CA 95678
916-910-2490

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
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

Getting a Medication

To fill a prescription, simply visit an Express Scripts participating pharmacy.

To locate an Express Scripts pharmacy, call (800) 282-2881 or visit **www.express-scripts.com.**

Once you log in to your account you will be able to search the nearby network pharmacies by ZIP code or city and state.

When you fill your prescription, present your insurance ID card to the pharmacist. You will need to pay the copay based on which type of drug (generic, brand, or specialty) you have been prescribed.

If available always request generic. This will decrease the cost.

Optional Practical Training (OPT)

You are still eligible for the insurance coverage offered through your school. Enroll Online by visiting **www.studentinsuranceusa.com.**

Students who are on Optional Practical Training must provide a Verification of Practical Training Letter to be eligible for this insurance coverage. OPT Coverage must be purchase within 30 days of the expiration date of prior coverage.

F-1, J-1, & M-1 VISA HOLDERS

2022-2023 INTERNATIONAL STUDENT HEALTH PLAN

Student Insurance — A VENBROOK Company
Antonia Villarreal, Account Manager
international@studentinsuranceusa.com

Sierra College

Carry your insurance ID card with you at all times. The Preferred Provider Network for this plan is **UHC Options**. The pharmacy network for this plan is **Express Scripts**.

Plan Snapshot

This document represents an abbreviated overview of your plan of insurance. Terms, conditions, exclusions, and limitations to coverage may apply. Additional benefits may be covered. For a detailed listing of coverage, please see the Plan Certificate. If benefits listed below differ in any way from the Plan Certificate, the Plan Certificate will govern.

Negotiated Rate is referred to as NR and Usual & Customary Charges are referred to as U&C in this schedule.

Accident & Sickness Medical Expense Benefit	**In Network**	**Out of Network**
Maximum Benefit per Policy Year	**Student: $500,000/ Spouse: $250,000/ Child: $250,000**	
Pre-Existing Condition Limitation *(During the first 6 months of Continuous Coverage)*	100% of NR / 80% U&C, up to $5,000 maximum per Policy Year	
Deductible	$0 per Policy Year	$0 per Policy Year
Out-of-Pocket Maximum	None	None
Coinsurance	100% of Negotiated Rate (NR)	80% of Usual & Customary (U&C)
All Physician Visit Copayments or Deductibles for an Injury or Sickness are waived if treatment is received at the Recognized Student Health Center.		
Covered Expenses	**In Network**	**Out of Network**
In-Patient Hospital Services		
Room & Board Expenses	100% of NR at semi-private room rate	80% of U&C at semi-private room rate
Intensive Care Unit Expenses	100% of NR	80% of U&C
Hospital Miscellaneous Expense	100% of NR	80% of U&C
Emergency Room and Emergency Room Treatment	100% of NR/ $100 Copay per visit	80% of U&C/ $100 Copay per visit
Out-Patient Hospital Miscellaneous	100% of NR	80% of U&C
Physician Services		
In-Patent Surgery	100% of NR	80% of U&C
Out-Patent Surgery	100% of NR/ $50 Copay per visit	80% of U&C/ $70 Copay per visit
Assistant Surgeon; Anesthesia and its Administration	100% of NR	80% of U&C
Second Opinion or Consultation	100% of NR/ $20 Copay per visit	80% of U&C/ $35 Copay per visit
In-Hospital Visits	100% of NR	80% of U&C
Out-Patient Office Visits	100% of NR	80% of U&C/ $35 Copay per visit
Out-Patient Laboratory/ X-Rays/ Tests and Procedures	100% of NR	80% of U&C
Out-Patient Physical Therapy *(1 visit per day/ 20 visits per Policy Year)*	100% of NR/ $20 Copay per visit	80% of U&C/ $35 Copay per visit
Acupuncture Maximum *(Copay and visit maximums apply)*	up to $50 per visit/$500 per Policy Year	up to $50 per visit/$500 per Policy Year
Chiropractic Maximum *(Copay and visit maximums apply)*	up to $50 per visit/$500 per Policy Year	up to $50 per visit/$500 per Policy Year
In-Patient Physical Therapy	100% of NR	80% of U&C
Ambulance *(Air Ambulance Maximum Benefit is $10,000 per Accident or Sickness)*	100% of NR	100% of U&C
Prescription Drugs *($10,000 maximum per Policy Year)* *Based on a 30-day supply per prescription. Includes Contraceptive Drugs & Devices. Prescriptions filled at the Recognized Student Health Center are covered at 100%, up to maximum.*	100% of NR after Copay: $15 Generic/ $50 Brand/ $75 Specialty	No Benefit
Behavioral Health Services Benefit—Mental and Nervous Disorders		
In-Patient *(30 days maximum)*	100% of NR	80% of U&C
Out-Patient *(30 visits maximum)*	100% of NR/ $20 Copay per visit	80% of U&C/ $35 Copay per visit
Behavioral Health Services Benefit—Alcohol and Drug Abuse		
In-Patient *(30 days maximum)*	100% of NR	80% of U&C
Out-Patient *(30 visits maximum)*	100% of NR/ $20 Copay per visit	80% of U&C/ $35 Copay per visit
Self-Inflicted Injury or Suicide *($10,000 maximum benefit per Policy Year)*	100% of NR	80% of U&C
Wellness Expense Benefit *($1,000 maximum benefit per Policy Year)*	100% of NR	80% of U&C
Pregnancy, Complications of Pregnancy, and Pre-Natal Expense *Conception must occur while continuously covered under Participating Member's plan.*	100% of NR	80% of U&C
Newborn Infants *(Sick baby care limited to $50,000 maximum)*	100% of NR	80% of U&C
Elective/Therapeutic Termination of a Covered Pregnancy *($1,000 maximum)*	100% of NR	80% of U&C/ $35 Copay per visit
Urgent Care Facility	100% of NR/ $20 Copay per visit	80% of U&C/ $35 Copay per visit
Dental Services *(Injury to Natural Teeth Only; up to $2,500 maximum per Policy Year)*	100% of NR	80% of U&C
Other Benefits		
Medical Evacuation/ Repatriation*/ Repatriation of Remains or Burial*	$50,000 Limit Per Insured Person, Per Insured Event	
Emergency Reunion*	$5,000 when Hospitalized for more than 3 days	

**Services must be paid and arranged by On Call; no claims for reimbursement will be considered. See the On Call Plan Description for full terms and conditions of the services and benefits offered by On Call.*

Coverage is underwritten by Pan-American International Insurance Corporation

CA License # 036216

©2022 Student Insurance is the student insurance division of Venbrook Insurance Services, LLC. All rights reserved. CA License 0386216