

WELCOME

California Lutheran University Students

The most important thing to bring along on your educational journey is peace of mind.

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How to Enroll

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

Visit www.studentinsuranceusa.com to enroll your dependents into optional plans available 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, call the Student Insurance office at 310-826-5688



Your Insurance ID Card

Once you receive a welcome email from Cigna, you can download your insurance ID card. Visit www.cignaenvoy.com to set up an account. You can also download the Cigna Envoy Mobile App, which gives you instant access to your benefits, ID card, and much more.

If you need to seek medical treatment before you receive notice that your IID card is active, please contact Student Insurance at **(800) 367-58307** to obtain your insurance ID number or a temporary ID.

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
- **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 physicians, specialists, and hospitals that accept this insurance plan. *Note: Sometimes it is also called “OAP” or “Preferred” network. The network for this plan is Cigna OAP.*

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, covered medical expenses are paid at 80%. Copays and Deductibles are not included in what the insurance company pays.



What You Will Pay

- The cost of the insurance charge
- 100% of NC coinsurance when you go to Cigna OAP providers
- A \$35 copay when you go to a Cigna OAP doctor's office
- A \$0 copay after deductible when you go to a Cigna OAP urgent care center when the campus health center or doctor's office is closed
- A \$0 copay if you go to an emergency room (copay waived if you are admitted to the hospital)
- 100% of the cost of prescription medication after tiered Copay
- 20% out-of-network coinsurance if you do not use a Cigna OAP provider



Find a Cigna Global Health Benefits[®] Doctor or Facility

1. Go to www.cigna.com/providerdirectory.
2. Enter your **Address, City, Zip**.
3. Select **Doctor by Type, Doctor by Name** or **Health Facilities**.
4. If you do not have your Login Information, **Continue as guest**.
5. Select **Continue**.
6. Select **Open Access Plus, Open Access Plus Tiered**.
7. Select a provider from the list.

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



What's Covered (Treatment must be Medically Necessary)

- Unlimited benefit year maximum for all eligible medical expenses
- Doctor visits
- Emergency and urgent care
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy and chiropractic care (20 visits maximum)
- Maternity and prenatal care
- Prescription drugs

Limitations, deductibles, coinsurance, and copays may apply. Please see the Certificate for full benefit details.



Campus Health Center

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



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.

1. Use a **Cigna OAP** doctor whenever possible. *Note: You are not required to see Cigna OAP doctors; however, if you choose to see a doctor who is not a Cigna OAP provider, you will have to pay 40% of charges (after copays and deductibles).*
2. Call the doctor's office to make an appointment. Tell them you have **Cigna OAP** insurance.
3. Arrive 15 minutes early for your appointment.
4. Bring your insurance ID card with you.

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.



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 an Express Scripts pharmacy, which may include CVS, Walgreens, and Walmart. To locate a pharmacy, visit www.express-scripts.com or call **(800) 835-3784**.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- You will pay 50% of the cost of your prescriptions. (Note: Prescription drugs are not covered at out-of-network pharmacies.).



Claims

If the medical provider **does not file** a claim on your behalf, you will need to submit a claim for reimbursement. Follow these steps:

1. Download a claim form and fill it out completely.
2. Claim forms are available at www.studentinsuranceusa.com
3. Include your member number (as shown on your ID card) on the claim form.
4. Attach itemized bills related to your claim (i.e., X-rays, lab charges, etc.).
5. Submit your claim online at www.cignaenvoy.com or mail to Cigna at the address below.

Cigna Global Health Benefits®
PO Box 15050
Wilmington, DE 19850-5050

Keep copies of all the documents you submit.

To check the status of a claim you submitted, contact Cigna at **(800) 441-2668** or visit www.cignaenvoy.com.



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

International coverage is 90% of the Reimbursement Amount (after copays and deductibles) outside of the U.S.

All medical bills, receipts, and other information should be sent to the claims department address.



Optional Practical Training

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.

You are NOT eligible for the insurance coverage offered through your school. However, you can enroll online by visiting www.studentinsuranceusa.com.

Cigna Healthcare retail pharmacy medical vaccine network

ESPAÑOL

A list of major participating pharmacies

You may be able to get the seasonal flu shot – as well as other vaccines – at your local retail pharmacy. Depending on your plan, vaccines may be covered under your medical benefit at no cost-share (\$0) to you.*

You shouldn't need to make an appointment to get a vaccine, but you should call your pharmacy to make sure your vaccine is available at that location.

Major participating pharmacies in your network that offer vaccines under the medical benefit include: Walmart, Walgreens, Rite Aid, Publix, Albertsons, Safeway, United Supermarkets, Kroger, Sam's Club and their associated pharmacies listed below.

- ACME Markets
- American Drug Stores
- Bond Drugs
- Carrs
- Dillon
- Duane Reade
- Food Lion
- Fred Meyer
- Giant Food
- Hannaford
- Happy Harry's
- Harris Teeter
- Jewel-Osco
- May's
- Med-X
- Pavilions
- Ralphs
- Randalls
- Shaw's
- Smith's
- Star's
- Stephen La France
- Stop & Shop
- Super D
- Tom Thumb
- Vons

Other participating pharmacies include the following:

- Costco
- Giant Eagle
- H-E-B
- Hy-Vee
- Ingles
- Klein's ShopRite
- Meijer
- Mercy
- Price Chopper
- Roundy's Supermarkets
- Weis
- Winn-Dixie

Additional pharmacies not listed above may be in-network for vaccines and immunizations under Cigna Healthcare medical benefits; ask your pharmacy. Note: As of January 1, 2023, CVS Pharmacy will only process claims under a pharmacy benefit for Cigna Healthcare customers.

List last updated July 2023. Subject to change.

* Plans vary, so check your plan materials for details, including a current list of covered vaccinations and the pharmacies included in your specific plan's network. Most immunizations for travel are generally not covered. If you use an out-of-network pharmacy, services may not be covered or may be subject to your plan's copayment, coinsurance or deductible requirements.

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Confirm that your pharmacy is in-network for vaccines and immunizations under Cigna HealthcareSM medical benefits. Bring this information to the pharmacy with your medical ID card:

Your pharmacist may need the BIN and PCN codes listed below to submit your claim.

CHANGE HEALTHCARE/
EMDEON
BIN 004766
PCN COM62308

OMNISYS
BIN 004303
PCN CIGPPOIMM





A VENBROOK COMPANY

Q&A

**Please contact us if you have any questions about this Plan.
We are happy to assist you!**



800-367-5830



international@studentinsuranceusa.com



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.