



# Study Well, Stay Well

## International Student Insurance for a Healthy Future

### GLENDALE COMMUNITY COLLEGE DISTRICT



#### 2024/2025 GCC International Student Medical Plan

All International students enrolled at GCC are eligible for and are required to purchase this insurance plan. The cost of insurance will be added to your tuition and fees at registration.

Your GCC International Student Medical Insurance Plan is serviced by Student Insurance. It is composed of three (3) insurances: medical, dental and vision insurances. Each insurance is covered by a different company, or network provider.

**International Student Medical Plan:** Convex Insurance UK Limited  
**Medical & Mental Health Network Provider:** United Healthcare  
**Dental Insurance:** Anthem Dental  
**Vision Insurance:** Anthem Vision

#### United Healthcare Provider Network and Our Dedicated Customer Service Team

United Healthcare is making health care more affordable, more accessible and less complicated. It's broad networks offers access to quality care from over 1 million doctors, hospitals, clinics, pharmacies and other health services providers across the United States and offers one of the largest and most widely accepted medical networks.

Our U.S.-based customer service helps international students decipher and navigate the U.S. healthcare system. Our representatives can communicate in various languages to help students better understand the coverage and many other personal health topics.

| Semester                     | Effective Date | Term Date | Semester Premium: Medical, Dental & Vision |         |         |
|------------------------------|----------------|-----------|--|---------|---------|
|                              |                |           | Student                                    | Spouse  | Child   |
| Fall                         | 8/1/24         | 1/31/25   | \$690                                      | \$1,590 | \$1,368 |
| Winter/<br>Spring/<br>Summer | 2/1/25         | 7/31/25   | \$690                                      | \$1,590 | \$1,368 |



#### Start today with Student Insurance

Visit [studentinsuranceusa.com](https://studentinsuranceusa.com) for more information about benefits, policy information, ID cards, provider listing and more.

Youth Insurance Agency, Inc. DBA Student Insurance  
 CA License 0386216

## Summary of Benefits

|  | In-Network   | Out-of-Network  |
|--|--|---|
| Policy Year Maximum  | \$250,000  |   |
| Lifetime Maximum   | \$500,000  |   |
| Deductible   | \$0  | \$100   |
| Physician Office Visits  | 100% of the Negotiated Rates, subject to a \$25 copay                              | 80% of Allowed Amount after the deductible has been met       |
| Outpatient Treatment of Mental and Nervous Disorders Including Substance Abuse | 100% of the Negotiated Rate  | 80% of Allowed Amount after the deductible has been met       |
| Lab/Diagnostic Services  | 100% of the Negotiated Rate  | 80% of Allowed Amount after the deductible has been met       |
| Pre-Existing Condition Limitation  | 100% of the Negotiated Rate  | 80% of Allowed Amount after the deductible has been met       |
| Treatment at an Urgent Care Facility   | 100% of the Negotiated Rate after a \$25 copayment per visit                       | 80% of the allowed amount after \$100 deductible has been met |
| Emergency Room   | 100% after a \$250 copay per visit. Copay waived if admitted.                      | 80% of Allowed Amount after the deductible has been met       |
| Outpatient Prescription Drugs, Including Oral Contraceptives and Devices       | \$10 generic copay<br>\$30 preferred brand copay<br>\$60 non-preferred brand copay |   |
| 30 Day Supply Per Prescription   | 30% co-insurance for specialty drugs up to a \$250 maximum out of pocket           |   |
| Hospital Room & Board  | 100% of the Negotiated Rate, subject to a \$100 copay                              | 80% of Allowed Amount after the deductible has been met       |
| Out-of-Pocket Maximum Per Policy Year  | \$9,100 per insured  |   |



A VENBROOK COMPANY

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### Contact A Student Healthcare Expert

How can we help? Contact us.

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THIS IS A LIMITED BENEFIT POLICY. The insurance described in this document provides limited benefits. Limited benefits plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

By purchasing this insurance provided by Convex Insurance UK Limited, under the jurisdiction of London, UK.

Note: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the policy meets any obligations you may have under PPACA.

Notice: For further information on this Plan, visit [www.studentinsuranceusa.com](http://www.studentinsuranceusa.com). Please keep this summary as a brief description of the important features of the plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. The terms and conditions of coverage are set forth in the Plan issued to Glendale Community College. For a detailed plan description, exclusions, and limitations please view the plan on file with your Student Insurance. The Policy contains a complete description of all of the terms, conditions, and exclusions of the insurance plan as underwritten by Convex Insurance UK Limited. The Policy will prevail in the event of any discrepancy between this benefit summary and the Policy.