



International Student Insurance Plan 2025-2026 School Year

Student Insurance
Powered by Venbrook Higher Education



Your Insurance Team

Navigating the U.S. healthcare system can be overwhelming. We are here to help.

Student Insurance is your plan administrator. We provide:

- Website with Plan Materials and Resources
- Billing
- Customer Service and On-campus Support

Robin Assist is your insurance administrator. They provide:

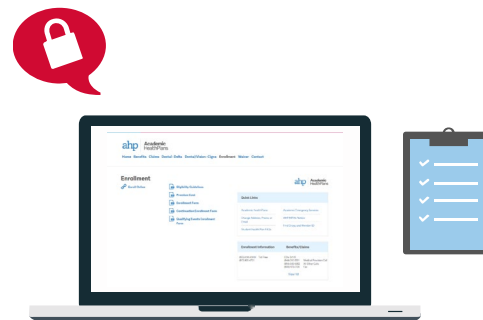
- Enrollment / ID Card distribution
- Customer Service and Provider Support
- Claims Inquiries and Support

United Healthcare is your Medical, Pharmacy, and Behavioral Health insurance network. They provide:

- National Network of providers and pharmacies
- Behavioral Health providers

Anthem is your insurance network for Dental and Vision. They provide:

- Online portal access for ID cards
- Dental and Vision Network of Providers
- Claims Inquiries and Support



Student Health Insurance Plan



Eligibility and Enrollment: All new international and exchange students are automatically enrolled in the student health insurance plan and billed through student accounts for health insurance annually or by semester.

Dependent enrollment: payment links will be available directly through our Student Insurance website.

OPT students: Your insurance premium is based on the number of days you enroll in the plan year. Student Insurance will create a payment link for you.

*****Payment via a credit card is required during enrollment.*****



ID Cards and Information: Student Insurance will receive your enrollment from the School. Once enrolled, a Welcome Email from **Robin Assist** with your Medical/Rx ID card will be included. Save your ID card to your phone and use it when accessing Medical, Pharmacy, or Behavioral Health Benefits.

Student Portal: You will receive a welcome email to your portal with individualized plans and resources.



Additional plans and resources, and Dependent costs are available via the Student Insurance website



INFORMATION FOR YOUR PASADENA COMMUNITY COLLEGE DISTRICT INTERNATIONAL STUDENT HEALTH PLAN

Welcome {{name}},

This email contains your Member ID Card and a summary of important information regarding your health plan.

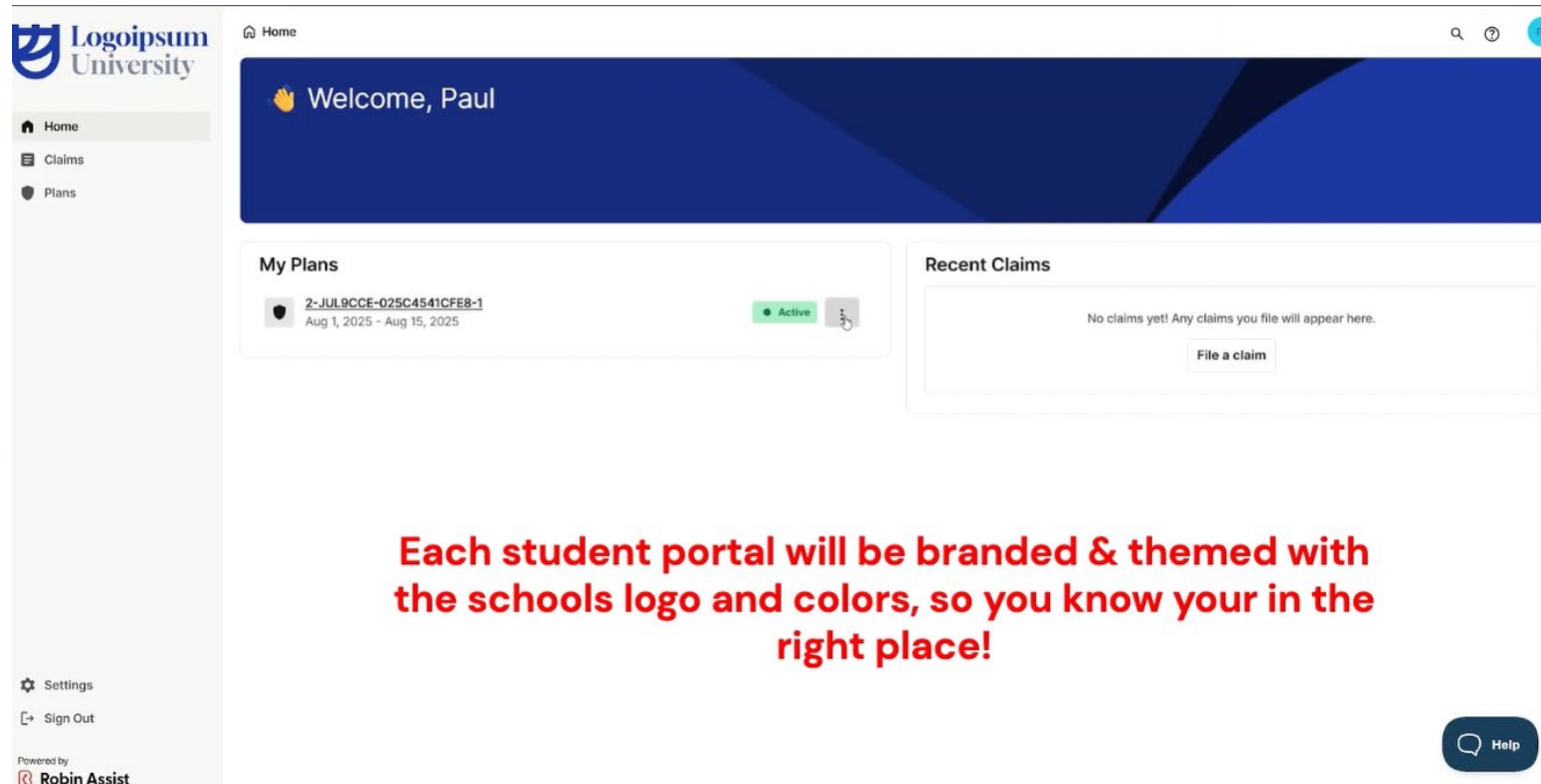
For additional information, including how to search for a provider, please visit the Student Insurance webpage by clicking the link below: [👉 \[PLAN INFORMATION\]](#)

Important Information

- **Member ID Card**
Please keep your card with you and present it when accessing medical care.
- **Prescription Services**
If a prescription is needed, show your Member ID Card at the pharmacy to access UnitedHealthcare prescription discounts.
- **GoodRx Discounts**
For medications or vaccines not covered by your plan, use the [GoodRx app](#) to check local prices. Confirm availability directly with the pharmacy.
- **Upfront Payments**
If you're required to pay upfront, send the itemized invoice and proof of payment to:
[✉ studentinsurance@robinassist.com](mailto:studentinsurance@robinassist.com)
- **Student Portal**
You will receive a separate email with access to a student portal. This access will allow you to view your medical plan, benefits, claim information, and search for in-network UHC providers.

Robin Assist Student Insurance Portal

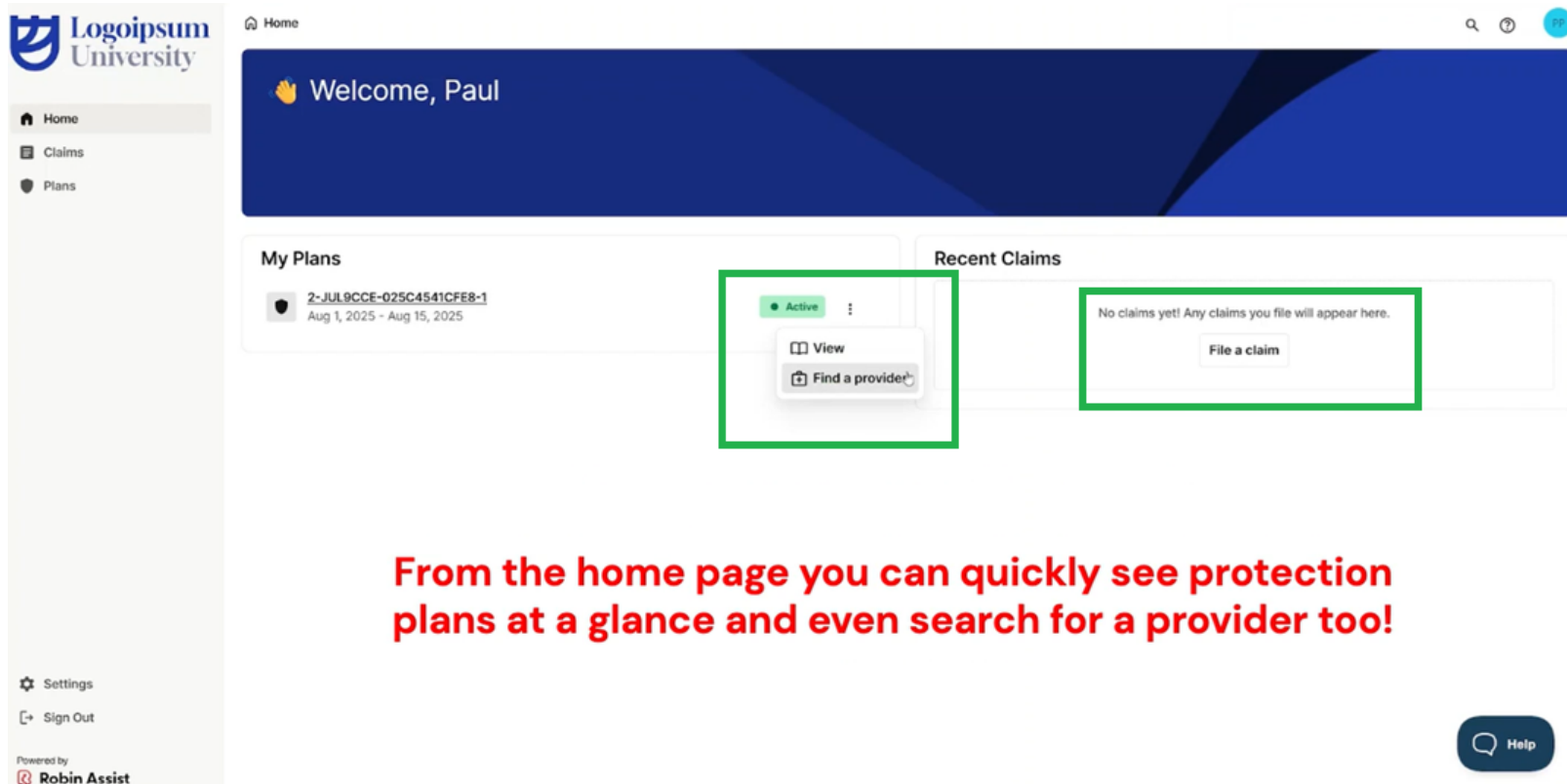
After you have received your welcome email with your ID card, you will receive a separate email with access to the student portal. Once you have entered your credentials and multi-factor authorization, you will be in the portal.



Each student portal will be branded & themed with the schools logo and colors, so you know your in the right place!

Robin Assist Student Insurance Portal

On your homepage, you will have access to view your plan documents, search for a provider, or file a claim directly from your portal.



Logoipsum University

Home

Claims

Plans

Home

Welcome, Paul

My Plans

2-JUL9CCE-025C4541CFE8-1
Aug 1, 2025 - Aug 15, 2025

Active

View

Find a provider

Recent Claims

No claims yet! Any claims you file will appear here.

File a claim

Settings

Sign Out

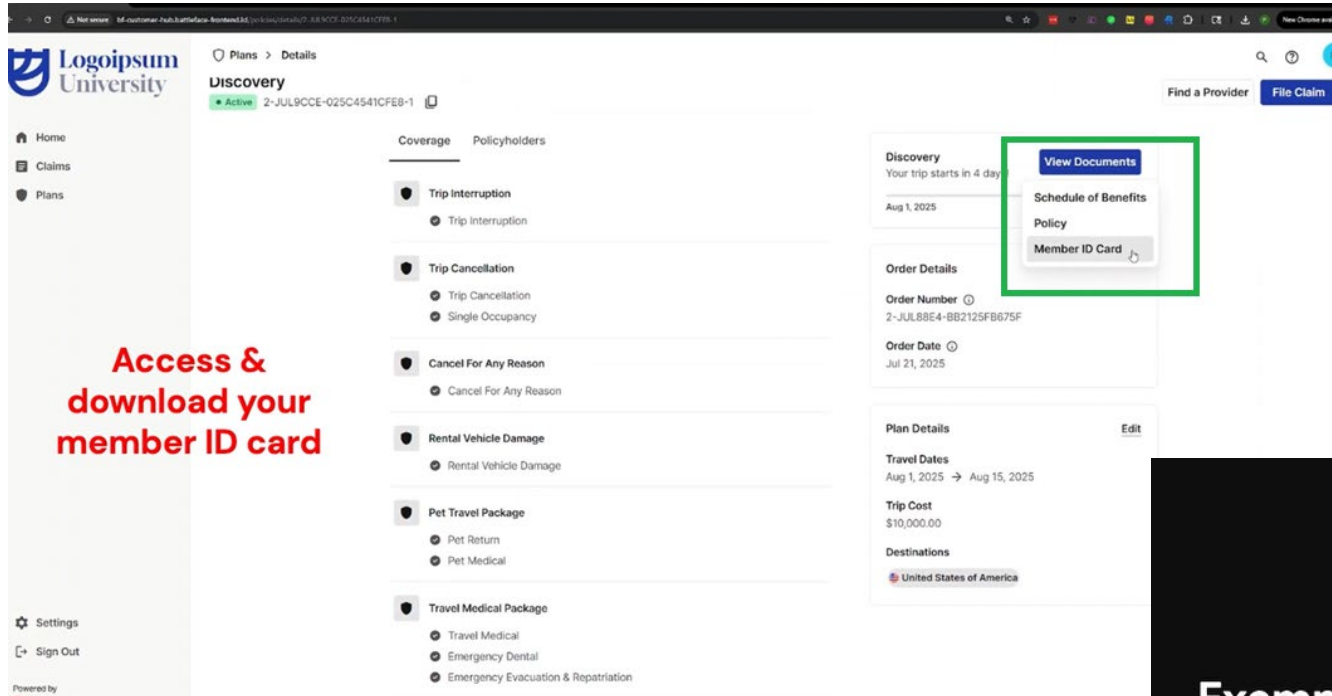
Powered by Robin Assist

Help

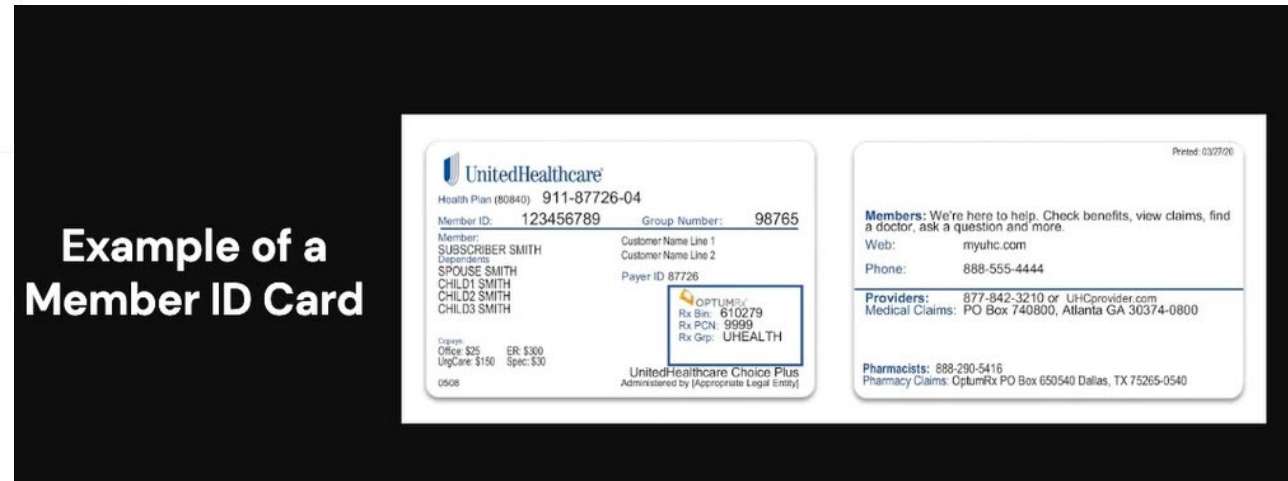
From the home page you can quickly see protection plans at a glance and even search for a provider too!

Robin Assist Student Insurance Portal

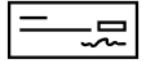
You will have direct access to view your member ID card.



Access & download your member ID card



Insurance Terminology



Insurance Premium: The amount a student pays to have a health insurance plan.



Policy Year: The effective dates of the policy.



Co-payment: A fixed (\$) amount you pay for a specific service, like at the doctor's office or the pharmacy.



Co-insurance: A fixed percentage (%) of medical expenses that is payable by the student.



Out-of-Pocket Maximum/Limit: what you must pay out of your pocket for covered, in-network healthcare services during a policy year.



Exclusions: Benefits that are not covered under the policy. **Please read the policy!**

Insurance Terminology



In-Network/Preferred Care: A network of providers and healthcare facilities contracted with the insurance carrier (**United/Anthem**). You will have less out-of-pocket costs by seeking services from an in-network provider.



Out-of-Network/Non-Preferred Care: These are providers and facilities ***not*** contracted with the insurance carrier (**United/Anthem**). As they are not under a contract, you can usually expect more out-of-pocket costs and additional charges.



Preferred Allowance/Negotiated rate: refers to the fixed amount that an in-network (preferred) medical provider has agreed to accept as full payment for a covered service.



Usual, Reasonable & Customary (URC): the maximum they will pay for services not covered under negotiated in-network agreements. Any charges above the UCR are typically the patient's responsibility.

Summary of Benefits (2025-26 Plan year)

Copayment:

Fixed (\$) amount you pay for a specific service, like at the doctor's office or the pharmacy.

Out-of-Pocket Maximum:

What you must pay out of your pocket for covered, in-network healthcare services during a policy year.

Policy Year Maximum:

This is the maximum the plan will pay in the policy year

	In-Network	Out-of-Network
Annual Policy Year Maximum	\$250,000	
Annual Deductible	\$0 per Individual	\$0 per Individual
Pre-Existing Condition Limitation	None	None
Physician Office Visit	100% of the negotiated rate after a \$25 copayment per visit up to 20 days maximum per year	80% of the allowed amount
Routine Preventive Care Services (Includes immunizations)	Reasonable expenses up to one annual physical per year	80% of the allowed amount
Lab/Diagnostic Services	100% of the negotiated rate	80% of the allowed amount
Treatment at an Urgent Care Facility	100% of the negotiated rate	80% of the allowed amount
Emergency Room	100% of the negotiated rate after a \$100 copayment per visit, waived if admitted.	80% of the allowed amount
Hospital Room & Board	100% of the negotiated rate after a \$100 copayment per visit	80% of the allowed amount
Outpatient Treatment of Mental and Nervous Disorders Including Substance Abuse	100% of the negotiated rate	80% of the allowed amount
Outpatient Prescription Drugs, Including Oral Contraceptives and Devices 30 Day Supply Per Prescription	\$20 generic copay \$50 preferred brand copay 50% non-preferred brand copay 50% co-insurance for specialty drugs	Not Covered
Out-of-Pocket Maximum	\$2,500	

Preferred Allowance:

The contracted rates the insurance carrier has with in-network providers.

Usual, Reasonable and Customary (URC):

The maximum fee an insurance company considers appropriate for a particular medical service within a specific geographic area. Any charges above the UCR are typically the patient's responsibility.

Where can you can access care

Non-Urgent Medical Condition: Student Health Services is available for general medical care such as short-term illness treatment, low-cost immunizations, and women’s health exams. PCC staff can treat many conditions or, if necessary, refer you to another doctor or specialist if further care is needed.

Non-Urgent Health and Wellness: Visit the Mental Health and Wellness center to receive care and referrals for mental health concerns. Staff members provide crisis services, assessment of mental health needs and case management services, allowing students to connect to specialists through their insurance.

Non-Life-Threatening emergency, but Urgent Medical Condition: Students can access your local Urgent Care for immediate attention. OPYN Health offers Virtual Care for immediate medical attention. Both can treat minor issues and cost less than the emergency room. No need to wait for a scheduled appointment.

Life-Threatening Emergencies: In a life-threatening emergency, call 911 for assistance or go to the nearest hospital emergency room (ER).



Scan to find an In-Network/Preferred provider

Student Contact Sheet

2025-2026 School Year

<p>Robin Assist Enrollment / ID Card distribution Customer Service and Provider Support Claims Inquiries and Support</p>	<p>phone: 860-846-7440 <u>studentinsurance@robinassist.com</u></p>
<p>Anthem Blue Cross (Customer Service) Dental Vision</p>	<p>800-888-2108 866-723-0515</p>
<p>Anthem Blue Cross Dental and Vision (Sydney App)</p> 	<p>Once enrolled, register using your Student I.D. number.</p> 
<p>OPYN Health Virtual urgent care Virtual behavioral health Peer to Peer Counseling (Kindly Human)</p>	
<p>Pasadena Student Health Services: General medical care, immunizations, and appointments</p>	
<p>Pasadena Mental Health and Wellness Center: Access to confidential care, therapy, and referrals for mental health concerns.</p>	
<p>Sr. Client Manager Customer Service, website/resource assistance</p>	<p>Christine Donegan <u>cdonegan@studentinsuranceusa.com</u> phone: 818-449-9074</p>
<p>Sr. Client Executive On-Campus Support, Escalated Issues, Staff Training</p>	<p>Brenda McBride <u>bmcbride@studentinsuranceusa.com</u> phone: 310-405-0671</p>

**Thank you for your Attendance today.
Questions?**