

Frequently Asked Questions (FAQs)

El Camino College

1. How do I enroll?

All International students enrolled at El Camino College are automatically enrolled in the Student Health Insurance Plan. The insurance cost will be added to the student's tuition and fees at registration.

OPT students can request a quote via email for themselves and eligible dependents through the Student Insurance website [OPT Enrollment](#). Full payment via credit card is required upon enrollment. Eligible dependents can only be enrolled for the exact coverage dates as the OPT student.

2. Can I enroll my dependents?

International students enrolled in the Insurance Plan can enroll their eligible dependents directly through the Student Insurance website [Dependent Enrollment](#). Full payment via credit card is required upon enrollment. Eligible dependents can only be enrolled for the exact coverage dates as the student.

3. How do I obtain an ID card?

Upon enrollment from your college, your Medical ID Card (for Medical and Pharmacy coverage) will be emailed to you upon receipt of enrollment from your college from ACL.

4. What is covered?

The student health insurance plans include medical, pharmacy, and virtual health coverage. For complete benefit details and plan resources, please visit the [Student Insurance website](#).

5. How do I access care?

For non-urgent medical conditions, visit the [Student Health Center](#) on campus. The Health Center staff can treat many medical conditions or, if necessary, refer you to another doctor or specialist. Specialists are providers who practice a specific area of medicine.

If you have a life-threatening emergency, call 911 for an ambulance or go to the nearest hospital's Emergency Room (ER).

6. Can I only see certain doctors in California?

Your Student Health Insurance Plan is a national PPO, meaning you can see Preferred Care Providers (**In- Network**) and Non-Preferred Care Providers (**Out-of-Network**) across the country. We recommend seeing care from In-Network / Preferred Care Providers to save costs. These providers are contracted (In-Network) with United Health Care. To find a Preferred Care Provider, visit [United Healthcare-Preferred Providers](#) and select Optional PPO.



7. Who do I contact if I have questions?

Enrollment & Eligibility Questions	Student Insurance: 800-367-5830 international@studentinsuranceusa.com El Camino College: Student Health Center
Claims and Pharmacy Questions	ACI: 888-283-6463
Finding a preferred provider	United Healthcare – Preferred Providers

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