WHY DO I NEED HEALTH INSURANCE?
Medical care in the U.S. is expensive, complicated, and often difficult to obtain. There is no government-sponsored health plan, which means no free medical care. A typical doctor's visit averages $150, and an overnight hospital stay can cost thousands. When an unforeseen accident or illness occurs, SHIP will help cover these high costs. We know the health care system in the United States may be very different from what you are used to, so please call Ascension at 1-800-537-1777 (Monday—Friday, 8:00 a.m. to 5:00 p.m. PT) with any questions you might have.

HOW DO I ENROLL?
All international students on an F-1 or J-1 visa, including those residing off-campus, are automatically enrolled in the Woodbury University Student Health Insurance Plan.

CAN I ENROLL MY DEPENDENTS?
Enrolled students may also enroll your spouse, domestic partner, or children under the age of 26. Dependents must be enrolled at the same time you enroll or within 31 days of marriage, birth, adoption, or arrival in the U.S. To enroll eligible dependents, visit www.4studenthealth.com/woodbury to download an enrollment form, and then submit the completed form, along with the proper payment, to the address listed on the form. For questions about enrollment, contact Ascension at 1-800-537-1777 (Monday–Friday, 8:00 a.m. to 5:00 p.m. PT).

WHAT IF I DON'T WANT OR NEED THE INSURANCE PLAN?
Students who wish to waive coverage under SHIP must go to www.4studenthealth.com/woodbury to complete the online application and submit the required paperwork (copy of insurance card, benefit summary, and/or letter of verification) once each academic year, by the Waiver Deadline Date. If the student’s waiver application is approved, it will remain in effect for the remainder of that academic year. The Waiver Deadline Dates are as follows: Fall: September 13, 2013; Spring/Summer: January 31, 2014 (new students only).

Students who apply to waive coverage must have other comparable insurance coverage in place. Comparable coverage must meet all of the following requirements:

• Maximum deductible must be $1,000 or less per policy year.
• Benefits must be paid at 80% or higher for in-network providers and 50% or higher for out-of-network providers.
• Claims must be paid by a U.S.-based company.
• Underwriting company must be owned, operated, and headquartered in the United States and must be in full compliance with applicable federal laws. **International students may not waive coverage under this plan with insurance from their home country.**
• Insurance must be accepted in Southern California for doctor’s visits and urgent care.

Students who are covered under a health plan that does not meet the applicable requirements will not be allowed to waive coverage under SHIP. Please see the Waiver FAQ, available at www.4studenthealth.com/woodbury, for further questions and instructions on waiving coverage. For additional questions regarding the waiver procedure, please contact Ascension at 1-800-537-1777.

HOW DO I GET MY INSURANCE ID CARD?
Once you are enrolled in the Plan, download your insurance ID card at www.4studenthealth.com/woodbury. If you go to a Doctor’s office, urgent care center, hospital, or pharmacy, you will be asked for your ID card. Carry your insurance identification card with you at all times.

WHAT SERVICES DOES THE STUDENT HEALTH CENTER OFFER?
The Health Services Office offers free health-care services, as well as health and wellness resources, to all Woodbury students. They provide evaluation and treatment for most minor injuries and illnesses, women’s health services, screening exams, immunizations, over-the-counter medication, and referrals to medical specialists in the community.

Additionally, any Woodbury student is eligible for free counseling at Counseling Services, which also offers support groups and referrals to specialized mental health care providers. Confidentiality is strictly honored.

WHAT DO I DO IN THE CASE OF AN EMERGENCY?
In the event of an emergency, you should dial 911 or go to the nearest emergency room for treatment. Please see the plan brochure for the definition of emergency. You will be required to pay a $50 copay unless you are admitted to the hospital. The copayment is in addition to the deductible, if it has not yet been paid.

WHAT DO I DO IF I GET SICK OR IF I AM INJURED (AND IT’S NOT AN EMERGENCY)?
Report to Student Health Services (SHS) first, whenever possible. San Diego Campus students should report to the Administration Office. NOTE: SHS provides care only to registered students. It does not offer services to spouses or children.

If you need to see a doctor right away and the health center is closed, it is a good idea to visit an urgent care center, rather than a hospital emergency room. **Use of an urgent care center instead of a hospital emergency room will save you money.** Urgent care centers provide medical treatment for a minor injury or sickness when immediate care is needed.

continued
Recommended Doctor for medical services when the University Health Services Office is closed:
Matthew Chan, MD, MPH - Medical Director
Glendale Adventist Occupational Medicine Center
Rapid Care Urgent Care Centers, Burbank/Glendale
600 South Glendale Avenue, Glendale, CA 91205
Phone: 1-818-502-2050

WHAT OTHER DOCTORS CAN I GO TO? IS MY DOCTOR PART OF THE PPO NETWORK?
You (and your covered dependents) may choose any doctor or hospital; however, you will pay a lower coinsurance if you use doctors and hospitals that are part of the PPO network. For a list of PPO providers, visit www.myfirsthealth.com.
Before obtaining services or making an appointment, you should always verify the current status of a provider by directly contacting the provider’s office. It is YOUR responsibility to verify that a provider is currently a member of the PPO network.

WHAT IS A PPO?
PPO stands for Preferred Provider Organization. It is a network of doctors, specialists, and hospitals that accept the Woodbury University Student Health Insurance Plan (SHIP). All participating PPO providers listed on the website www.myfirsthealth.com are available to you for consultation and treatment. Always check with the doctor or medical facility directly to confirm that they are still a participating PPO provider before you receive treatment.

WHAT DO I HAVE TO PAY?
After you are enrolled in the plan, the insurance will pay 80% for most covered treatment and services if you use a PPO doctor or hospital, after applicable copays and a $50 deductible per policy year. There is a $10 copay at a doctor’s office or urgent care, and a $50 copay for each emergency room visit (waived if admitted to the hospital), as well as a $10 copay for generic prescriptions (except for contraceptives, for which there is no copay).
You will also be responsible for any charges you incur for treatment or services that are excluded or limited under this plan, so please read the plan brochure carefully before seeking treatment.

DOES THE PLAN COVER PREVENTIVE CARE?
Yes, Preventive/Wellness care is covered at 100% with no copay or deductible. Please see plan brochure for more information.

ARE PRESCRIPTION DRUGS COVERED?
Yes, outpatient (not hospitalized) prescription drugs are covered at 100% after copays ($10 generic, $20 brand, $40 non-preferred brand) at an Express Scripts pharmacy. You should always ask for the generic form (not brand name) of the drug, if available, as this will decrease the cost. You may use any pharmacy, but at a non-Express Scripps pharmacy the company will pay for 50% of the cost.

WHAT DO I NEED TO BRING WITH ME FOR A SCHEDULED VISIT WITH A DOCTOR OR HOSPITAL?
Always bring your insurance ID card and photo identification. In addition, be sure to bring cash or a credit card to pay your copay directly to the provider, if required.

WHERE DO I SEND MY BILLS, CLAIMS, OR ANY OTHER IMPORTANT INFORMATION?
If medical bills are given or sent to you, you must send copies of them to the claims administrator. All claim forms and bills should be sent to:

Personal Insurance Administrators, Inc.
P.O. Box 6040
Agoura Hills, CA 91376-6040
Providers may submit claims electronically: PAYER ID 95397

HOW DO I CHECK ON THE STATUS OF A CLAIM?
You may contact the claims administrator directly by calling 1-800-468-4343. You may request a claims representative who speaks your native language if needed.

WHAT IF I’M OUTSIDE CALIFORNIA OR THE UNITED STATES AND I NEED MEDICAL TREATMENT?
Coverage is worldwide. Any treatment received outside California is covered at 80% for PPO and 50% for non-PPO after copay and deductible. All medical bills, receipts, and other information should be sent to the address above.

WHERE CAN I FIND ADDITIONAL INFORMATION ON THE PLAN?
At www.4studenthealth.com/woodbury.

NO-COST LANGUAGE ASSISTANCE SERVICES NOTICE
You can get an interpreter and get documents read to you in your language. For help, call the number listed on your insurance ID card or 1-800-468-4343. For more help call the CA Department of Insurance at 1-800-927-4357.