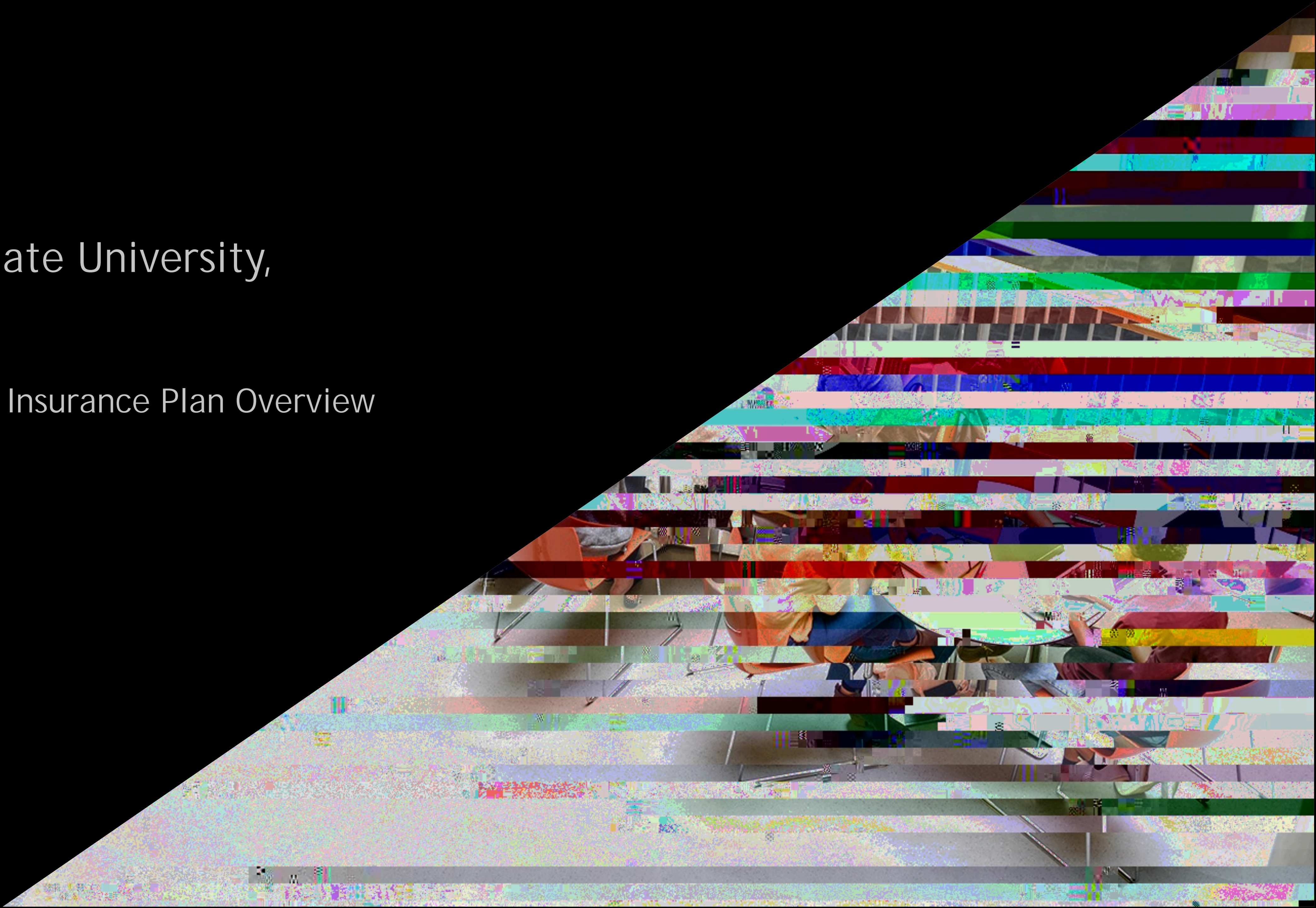


California State University,  
East Bay

Student Health Insurance Plan Overview

2024-2025





# The Importance of Health Insurance

- ▶ Health insurance enhances access to health services and protects you from unexpected, high medical costs.
  - ▶ The U.S. does not typically offer free medical care, and medical services and treatment are expensive:
    - ▶
    - ▶
    - ▶
    - ▶
    - ▶
    - ▶
- ▶ CSU East Bay requires all international students to have health insurance.
  - ▶ Together with Wellfleet Student Health and Cigna, CSU East Bay is pleased to offer this International Student Health Insurance Plan (ISHIP) to all F-1 international students
  - ▶ Dependent coverage is also available

## How to Enroll in ISHIP

- ▶ Visit [www.alliantinsurance.com](#) and search for your school
- ▶

## Alliant Insurance Services

— — — — —

— — — — —

# Wellfleet Student Account & Your Health Insurance ID Card

- ▶ Once your account is set up, log in with your email address and password, then click on the [My Account](#) tab to

# ISHIP Coverage Overview



# Common Insurance Definitions

▸ Plan Maximum

▸ Deductible

▸ Coinsurance

▸ Copay

## PPO v Non-PPO

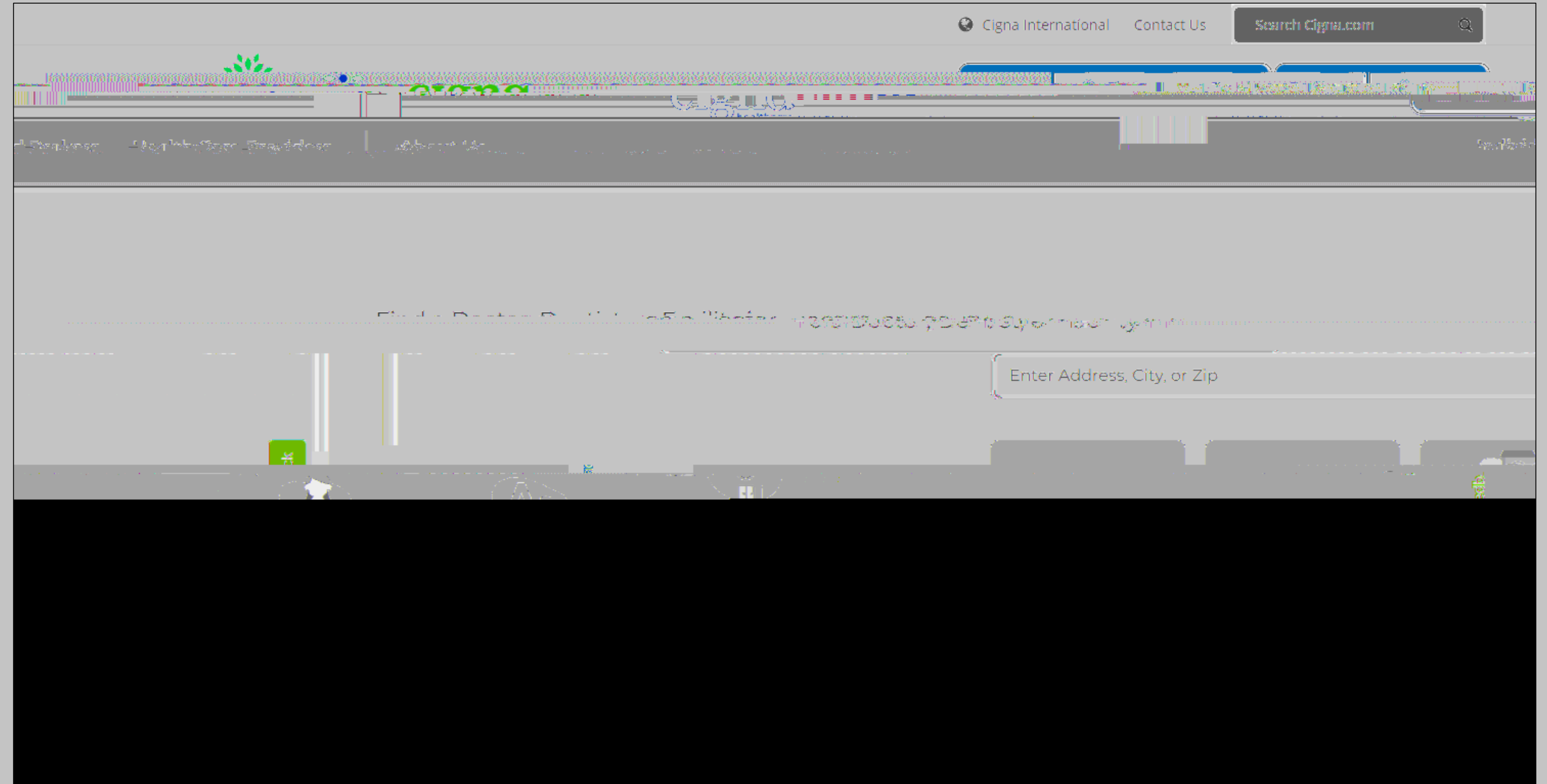
- ▶
  - ▶ “PPO” or “in-network” means that the doctor or medical facility is part of the Preferred Provider Organization, a network of doctors and hospitals that have contractually agreed to provide services at a lower rate
  - ▶ Your designated PPO network is Cigna PPO
  - ▶ If you use a Cigna PPO provider, covered medical services are paid by the insurance company at 100% of the Negotiated Charges (NC)
- ▶
  - ▶ “Non-PPO” or “out-of-network” means that the doctor or facility has not agreed to a lower rate, resulting in more expensive care
  - ▶ Since these providers charge more, the insurance company will only pay a fraction of the cost, which results in you paying more money out of your pocket
  - ▶ If you use an out-of-network provider, covered medical expenses are paid at 80% of Usual and Customary (U&C) charges



## Finding a PPO Medical Provider

- ▶ Visit [www.wellfleetstudent.com](http://www.wellfleetstudent.com) and go to your school's landing page
- ▶ Click the [Medical Provider Search](#) link or scroll down to the [Medical Provider Search](#) section of the website
- ▶ The [Medical Provider Search](#) link will direct you to the [Medical Provider Search](#) Cigna page
- ▶ Once you enter the required search criteria, click [Search](#)
- ▶ Select the [Medical Provider Search](#) link. You do not need to create a myCigna account as Cigna is only your network provider, not your insurance company
- ▶ If prompted, select [PPO](#) as the plan type
- ▶ Select a provider from the list, and call to make an appointment

# Finding a PPO Medical Provider



# Getting Medications (Rx)



640-7940



1-877-

# ISHIP Out-of-Pocket Costs





## Accessing Medical Care

- ▶ It is best to visit the campus student health center before receiving treatment off campus, but please schedule an appointment
- ▶ Services offered include the following:



## Accessing Medical Care

- ▶ Students should call when seeking professional medical assistance or are seeking answers to personal medical questions
- ▶ Registered nurses cannot diagnose students or issue prescriptions
- ▶ Visit [www.wellfleetstudent.com/nurseline](http://www.wellfleetstudent.com/nurseline) or call

- ▶ Free, confidential mental health support
- ▶ Call, text, live chat, or email to speak with a licensed clinician 24/7/365
- ▶ Secure, confidential, and easy-to-use
- ▶ Visit [www.careconnect.mysupportportal.com/welcome](http://www.careconnect.mysupportportal.com/welcome) or call

## Accessing Medical Care

- ▶
- ▶ When calling to schedule an appointment, ask the doctor or medical facility to confirm that they are a participating Cigna PPO network provider
  - ▶ Note: this is different from asking if they accept Cigna insurance as they may accept Cigna insurance for payment but not actually be part of the Cigna PPO network
- ▶

## Accessing Medical Care

- ▶
- ▶ Call 911 for an ambulance or go to the nearest hospital emergency room (ER)
- ▶ If you access an ER for a non-emergency be prepared for the following:
  - ▶ Copay that is not waived if you are not admitted
  - ▶ Long wait times
  - ▶ Higher costs: ERs charge much more than doctor's offices and urgent care centers
- ▶ Some examples of an emergency are:
  - Loss of consciousness
  - Broken bones or excessive bleeding
  - Sudden and severe pain
- ▶
- ▶ When calling to schedule a procedure, ask the facility to confirm that they are a participating Cigna PPO network provider
  - ▶ Note: this is different from asking if they accept Cigna insurance as they may accept Cigna insurance for payment but not actually be part of the Cigna PPO network



## How Claims Are Paid

- ▶ Plan Administrator contact number for Providers is

# Insurance Coverage Outside of Your Home Country



## Overview Recap



[www.wellfleetstudent.com](http://www.wellfleetstudent.com)

1-877-657-5030, TTY: 711

