Why do I need health insurance?
Medical care in the U.S. is expensive and complicated. There is no free medical care. A typical doctor visit averages $150, and an overnight hospital stay can cost thousands of dollars. When an unforeseen accident or illness occurs, it is important that you have insurance to help cover these high costs. When used in accordance with the guidelines, the insurance policy provided by your school is designed to cover 100% of the cost (after deductible and copay) of necessary medical treatment and medications.

We know the health care system in the United States may be very different from what you are used to, so please call Ascension with any questions you might have at (800) 537-1777 (Monday–Friday, 8:00 a.m. to 5:00 p.m.).

How do I enroll? Can I enroll my dependents?
Visit www.4studenthealth.com/sfsu to enroll online with a Visa or MasterCard, or you can download an enrollment form to pay by check or money order.

At the time you enroll in the plan, you may also enroll your spouse, or children under the age of 26. Dependents may only be enrolled later if it is within 31 days of marriage, birth, adoption, or arrival in the U.S. For questions about enrollment, contact Ascension at (800) 537-1777 (Monday–Friday, 8:00 a.m. to 5:00 p.m. PT).

How do I get my Insurance ID card?
You will receive an email from GeoBlue at the start of each semester/term notifying you to download your ID card. You may also set up an account at www.geobluestudents.com to access your ID card any time. If you need to seek medical treatment before you receive notice that your ID card is active, please contact Ascension at (800) 537-1777 to obtain your insurance ID number.

Keep your ID card with you at all times! You will need your card when you visit SHS, a doctor’s office, urgent care, or hospital.

What should I do if I need to see a doctor?
You should go to Student Health Services (SHS) first for treatment. Check your school website for hours and appointment information. There is no copay and the deductible is waived at the health center. Please note you must be enrolled in classes to use any services at the health center.

If you cannot visit SHS first, seek medical care from an in-network doctor or urgent care. Remember, in order for a medical bill to be paid at 100% (after applicable copay and deductible amounts) when you seek treatment off-campus, the doctor or hospital you visit must be a member of the Preferred Provider Organization (Blue Card PPO Basic, part of Blue Cross Blue Shield).

What if it is an emergency, such as an accident or life-threatening situation?
In the case of an emergency go to the nearest hospital or call 911. You may receive treatment at any hospital. There is a $100 copay for each hospital emergency room visit (waived if admitted).

What if it is not an emergency but Student Health Services or the doctor’s office is closed?
If it is not a life-threatening condition but you need to see a doctor right away and cannot wait for a scheduled appointment, visit an urgent care center, rather than a hospital emergency room. Hospital emergency rooms generally charge more for services than doctor’s offices or urgent care centers. Using an urgent care center instead of a hospital emergency room will save you money. Urgent care centers provide medical treatment for sicknesses and minor injuries or when immediate care is needed.

The following urgent care centers are part of the PPO network:
1. U.S. Healthworks Medical Group
   192 Beacon Street
   South San Francisco, CA 94080
   (650) 589-6500

2. Golden Gate Urgent Care
   199 West Portal Avenue
   San Francisco, CA 94127
   (415) 821-8798

3. Dignity Health Medical Group
   4598 Mission Street
   San Francisco, CA 94112
   (415) 965-7941

What does “in-network” or “PPO” mean?
“In-network” or “PPO” means providers such as doctors, specialists, and hospitals that accept this insurance plan. (Note: Sometimes it is also listed as “Preferred.”) The network for this plan is Blue Card PPO Basic, part of Blue Cross Blue Shield. All participating providers listed on the website www.geobluestudents.com (search under Blue Card PPO Basic) are available to you for consultation and treatment. Check with the doctor or medical facility directly to confirm that they are still participating in the network before you receive treatment.

How much do I have to pay?
After you are enrolled in the plan, the insurance will pay for most covered treatment and services, but you will be required to pay for copays, deductibles, and coinsurance yourself. You must pay 30% of charges (your coinsurance) for services at an out-of-network provider.

The deductible for this plan is $50 per policy year. It is waived at SHS and for PPO provider office visits only. Deductible would apply for hospital visits, medical services such as labs and X-rays, and Out-of-Network doctors visits, for example. See Plan Certificate for more details.

There is a $10 copay at a PPO doctor’s office. If you go to the hospital emergency room, there is a $100 copay (waived if admitted). Prescription drugs are covered at 100% after a $20 copay for generic and $50 copay for brand-name medications.

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 Certificate carefully before seeking treatment.
How do I find a PPO doctor, hospital, or urgent care center?

1. Go to www.geobluestudents.com and select “Find a Provider.”
2. Type in the first three numbers of your member ID or choose your Network (Blue Card PPO Basic).
3. You can search by name, specialty, procedure, or more.
4. Enter your city or ZIP code for location and press “GO.”
5. Select a doctor from the list, and call to make an appointment.

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.

Does the plan cover preventive care?

Yes, this plan covers recommended immunizations, routine physical exams, and certain tests and screenings at 100% at an in-network provider, with the deductible and copay waived. There is also 100% coverage with no cost sharing for contraceptive medications, services, and devices.

Are prescription drugs covered?

Prescription drugs are covered at 100% after a $20 copay for generic and $50 copay for brand-name medications (no deductible). Contraceptive drugs are covered at 100% of actual charges, with no deductible or copay. You should always ask for the generic form (not brand name) of the drug, if available, as this will decrease the cost. A generic drug is a pharmaceutical drug that is equivalent to a brand-name drug in quality, performance, dosage, how it is administered, and intended use. In most cases, generic products become available after the original drug patent expires. You may use any pharmacy, including CVS, Rite Aid, and Walgreens.

Is vision or dental coverage provided under this plan?

General vision and dental benefits are not provided by this student insurance plan; however, limited dental and vision services are available for children under age 19. Please contact GeoBlue at (844) 268-2686 for questions about these benefits.

For additional options, please contact Ascension at (800) 537-1777 or visit www.4studenthealth.com/supplemental-plans.

Where do I send my bills, claims, or any other important information?

If you are billed for medical services (not including your copays), you must send copies of the bills to the claims department. The claims department may require further information to process your claim, such as a copy of your Student Health Services referral. Send your copies and claims to the following address:

GeoBlue
P.O. Box 21974
Eagan, MN 55121

To check the status of your claim, you may contact GeoBlue by calling (844) 268-2686. You may request a representative who speaks your native language, if needed.

What if I pay for services such as doctor visits?

If you have paid for a doctor or hospital visit (other than copays), you will need to submit a claim form for reimbursement. Download a claim form from www.4studenthealth.com/sfsu, fill it out completely, and then send completed claim form and receipts to: GeoBlue, P.O. Box 21974, Eagan, MN 55121. Always keep copies of claim documents for your records.

What if I’m outside California or the United States and need medical treatment?

Any treatment received outside California but within the United States is covered at 100% in network and 70% out of network, after the applicable copay and deductible amounts.

When traveling outside the United States, general medical care is not covered. Coverage is provided for services and supplies furnished in connection only with urgent care or a medical emergency. Applicable copay and deductible amounts will apply.

All medical bills, receipts, and other information should be sent to the claims department address.

What if my visa status changes?

If your visa status changes, you are no longer eligible for coverage under this insurance plan. Your coverage will be terminated. If you have not used the insurance and you are returning to your home country, you may request a refund from the school for the number of full months remaining in the term.

Am I still eligible for coverage if I graduate and go on an Optional Practical Training work permit?

Yes, you are still eligible, but you cannot enroll through the school. Visit your school page at www.4studenthealth.com/sfsu to obtain an enrollment form. The school will provide confirmation of OPT eligibility via email, and you must purchase OPT coverage within 30 days of the expiration date of your prior coverage.

Where can I find additional information on the plan?

Visit www.4studenthealth.com/sfsu. There you can review your insurance plan benefits and coverage dates, download claim forms and instructions for filing a claim, search for a doctor, and much more!