

2020–2021



Using Your Insurance

GLENDALE COMMUNITY COLLEGE
INTERNATIONAL STUDENT INSURANCE PLAN

www.4studenthealth.com/gcc



How to Enroll

You are automatically enrolled through your school; no action is needed to enroll yourself in the plan.

To enroll your dependents, visit International Student Services or call Relation Insurance Services at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time) to request an enrollment form and pay by credit card, check, or money order. Your dependents (spouse, domestic partner, or children under the age of 26) must be enrolled before the start of the term or within 31 days of marriage, birth, adoption, or arrival in the U.S.

For questions about enrollment, contact Relation.



Your Insurance ID Card

Once you are enrolled in the plan, you will receive an email notifying you that your ID card is available. Log in or create an account at www.4studenthealth.com/gcc. You may also download your ID card from the [Relation Member Portal](#) or [RelationGO](#) (see below). No other ID card will be sent to you.

If you need medical treatment before you receive notice that your ID card is active, please contact Relation at **(800) 537-1777**.

Carry your ID card with you at all times! You will need your card when you visit the campus health center, a physician's office, urgent care, or hospital.





Relation Member Portal

Creating an account on the Relation Member Portal will give you access to your insurance ID card, claims history, and more. Just follow these steps:

1. Visit <https://myaccount.relationinsurance.com/student>
2. Create an account by entering the requested information
3. After submission, you will receive an email asking you to activate your account
4. Select the needed document (GET ID CARD, etc.) and follow the instructions for download



RelationGO Mobile App

The **RelationGO** mobile app is a free and easy way to manage everyday tasks while on the go. To access, simply visit the  App Store or , download **RelationGO**, and create your account.



What You Will Pay

- The cost of the insurance charge
- A \$100 copay/deductible if you go to the emergency room (waived if you are admitted to hospital)
- If you do not use an Express in-network pharmacy, you will need to pay in full then send a claim for reimbursement
- 20% out-of-network coinsurance if you do not use an Aetna provider
- Expenses in excess of usual and customary charges if you do not use an in-network provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Plan Summary)



Where to Access Care

If you experience a sickness or an injury, here are the places you should go to access care. Each option is discussed in detail on the following pages.

- **Campus health center**, for minor illness or injuries
- **Physician's office**, for medical concerns and sick visits
- **Urgent care center**, for sickness or injuries when the physician's office is closed
- **Hospital**, for scheduled surgery or a medical emergency only



What Does “In-Network” Mean and Why Does It Matter?

In-network means providers such as physicians, specialists, and hospitals have a contract with this insurance plan. *Sometimes it is also called “PPO” or “Preferred” network.* The network for this plan is **Aetna Passport to Healthcare® Primary PPO**.

If you use an Aetna provider, covered medical services are paid by the insurance company at 100% of the Preferred Allowance. If you use an out-of-network provider, covered medical expenses are paid at 80% of Usual, Reasonable, and Customary (URC) charges.

To find an Aetna provider:

1. Visit www.aetna.com/docfind/custom/passport.
2. Enter your location and range, then click “**Search.**”
3. Select the **Passport to Healthcare® Primary PPO**, then click “**Continue.**”
4. Type the name, specialty, or type of provider you're looking for into the search bar, or click the corresponding category.
5. Select a provider from the list, and call to make an appointment.

It is best to locate an Aetna doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Aetna Passport to Healthcare® Primary PPO Network** before you receive treatment.



What's Covered (Treatment must be Medically Necessary)

- \$500,000 maximum benefit per injury or sickness
- Most physician visits and hospital charges, paid at 100% for Aetna services; or 80% of URC (after \$100 deductible) for out-of-network services
- Specific emergency benefit expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy, acupuncture and chiropractic care
- Maternity and prenatal care
- Prescription drugs

Limitations and exclusions may apply. Please see the Plan Summary at www.4studenthealth.com/gcc for more details regarding benefits, terms, conditions, and exclusions of the insurance plan as underwritten by Allied World Assurance Company (Europe) dac.



Campus Health Center

For general medical care, please visit the Health Center. The staff can treat many conditions or refer you to another physician or specialist, if necessary.

San Rafael Building
First Floor
Glendale, California 91208
(818) 551-5189

HOURS	
Monday – Thursday	8:00 a.m. – 9:00 p.m.
Friday	8:00 a.m. – 4:00 p.m.



Physician Visits

When you have a health care need, such as an injury or sickness, schedule an appointment to see a physician.

1. Use an Aetna physician whenever possible. *Note: You are not required to see Aetna physicians; however, if you choose to see a physician who is not an Aetna provider, you will have to pay for expenses in excess of URC.*
2. Call the physician's office to make an appointment. Tell them you have **Aetna Passport to Healthcare® Primary PPO** insurance.
3. Arrive 15 minutes early for your appointment.
4. Bring your insurance ID card with you.

Every visit to a health care professional, whether at a physician's office, emergency room, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.



Urgent Care

Do not go to the hospital for minor illnesses or injuries! If you need to see a physician immediately and cannot wait for a scheduled appointment, please go to an **urgent care center**. Hospital emergency rooms typically charge 2-3 *times more* than a physician's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some Aetna urgent care centers close to campus:

- Adventist Health Physicians Network
544 North Glendale Avenue
Glendale, California 91206
(818) 241-4331
- Glenoaks Urgent Care Medical Group
1100 West Glenoaks Boulevard
Glendale, California 91202
(818) 242-3333
- Angel Wings Medical Associates
1130 West Olive Avenue
Burbank, California 91506
(747) 477-1411



Hospital Emergency Room

In the case of a life-threatening emergency, call 911 for an ambulance or go to the nearest hospital emergency room (ER).

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.



Getting a Medication

Fill your prescriptions at an Express Scripts pharmacy, which may include CVS, Walgreens, and Walmart. To locate a pharmacy, visit www.express-scripts.com or call **(800) 447-9638**.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- If you do not use an Express Scripts pharmacy, you must pay in full and send a claim for reimbursement.
- Download a prescription claim form at www.4studenthealth.com/gcc under **Pharmacy** in the USE YOUR INSURANCE section.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 80% of actual charges of the drug. Make copies of all receipts for your records before you mail them.



Claims

After your visit, an Aetna physician or provider will send a bill to the claims administrator, Relation Insurance Services.

If the medical provider **does not file** a claim on your behalf, you will need to submit a claim for reimbursement. Follow these steps:

1. Download a claim form and fill it out completely.
2. Claim forms are available at www.4studenthealth.com/gcc under **Claims** in the USE YOUR INSURANCE section.
3. Include your member number (as shown on your ID card) on the claim form.
4. Attach itemized bills for X-rays, lab charges, etc.
5. Send your claim form and all bills pertaining to this claim to Relation at the address below. Try to have all itemized bills attached to the same claim form.

The address and fax number to submit claims information are as follows:

Relation Insurance Services
P.O. Box 25936
Overland Park, Kansas 66225
Fax: **(913) 327-7520**

Keep copies of all the documents you submit. To check the status of a claim you submitted, call Relation at **(800) 483-6192**.



What if I am outside California or the U.S. and need medical treatment?

Coverage is worldwide; however, any treatment, services, or supplies incurred or received in your Home Country are not covered.

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



Optional Practical Training

You are still eligible for the insurance coverage offered through your school, but you must contact Relation at **(800) 537-1777** to obtain an enrollment form. In addition, students who are on Optional Practical Training must provide a Verification of Practical Training Letter to be eligible for this insurance coverage and must purchase OPT coverage within 30 days of the expiration date of their prior coverage.



Please contact us if you have any questions about this Plan. We are happy to assist you!



(800) 537-1777



customerservice.la@relationinsurance.com



www.4studenthealth.com/gcc

No-Cost Language Services: You are eligible to access the services of an interpreter to have insurance documents read to you in your native or preferred language, at no cost to you. To use this free service, call the number listed on your insurance ID card. For further help, call the CA Department of Insurance at **(800) 927-4357**.

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