

SACRAMENTO STATE

ENGLISH LANGUAGE INSTITUTE STUDENT INSURANCE PLAN SUMMARY

This is a medical plan only and does not include dental or vision insurance. Below are highlights of the plan benefits, as well as important dates and costs of coverage. Please refer to the policy brochure for more detailed information, or contact GeoBlue for questions about benefits at 844-268-2686.

WHO IS ELIGIBLE?

All ELI students are required to purchase the student health insurance plan through JCB Insurance Solutions at www.jcbins.com.

Students must actively attend classes on campus for the first 31 consecutive days after the effective date, except for school-authorized breaks. Remote courses such as home study, correspondence, and online courses do not fulfill this requirement. A once-per-lifetime medical withdrawal exception may be granted to students on school approved medical leave during the first 31 days of coverage. If it is determined that eligibility requirements have not been met, our only obligation is to refund premium, less any claims paid.

All refund requests should be sent to the University, who must confirm the student status with JCB Insurance Solutions and submit the refund request on behalf of the student. All refunds will be assessed a \$35 processing fee.

Dependent (Spouse/Child) coverage is NOT available on this plan.

ID CARDS

ID cards are electronic only! You will receive an email from GeoBlue at the start of each semester 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. It is important to have your GeoBlue ID card with you whenever you receive medical care.

FIND A DOCTOR

Student Health & Counseling Services (SHCS) on campus is a convenient low-cost option for medical services and prescriptions. There is no copay or deductible at the health center. When you need off-campus care, you should visit a PPO doctor in the Blue Cross Blue Shield network which will cost you less. **Find a Blue Cross Blue Shield doctor:**

1. Call (844) 268-2686 or go to www.geobluestudents.com
2. Select "Find a provider"
3. Enter your member ID or choose Blue Card PPO Basic
4. Search by name, specialty, procedure
5. Enter your ZIP code for location and press "GO"

In case of a life-threatening emergency call 911 or go to your local hospital emergency room.

ENGLISH LANGUAGE INSTITUTE - PLAN COSTS & COVERAGE PERIODS

This is a medical plan only and does not include dental or vision.

	Fall 1	Fall 2 New	Fall 2 Continuing	Fall 1 & 2	Spring 1	Spring 2 New	Spring 2 Continuing	Spring 1 & 2	Summer
Start Date	8/1/20	10/17/20	10/31/20	8/1/20	1/9/21	3/13/21	3/27/21	1/9/21	5/22/21
End Date	10/30/20	1/8/21	1/8/21	1/8/21	3/26/21	5/21/21	5/21/21	5/21/21	7/31/21
Student Rate	\$400.00	\$370.00	\$310.00	\$705.00	\$340.00	\$310.00	\$250.00	\$580.00	\$340.00

The cost of coverage includes insurance premium and fees payable to JCB Insurance Solutions and CSUS.

BENEFIT HIGHLIGHTS

This is a medical plan only - dental and vision coverage are not included. This is a summary of your plan. Please refer to the full policy brochure for more detailed information.

	In-Network (Blue Cross Blue Shield) Provider	Out-of-Network Provider
Deductible	\$50 per policy year (deductible waived for SHCS & BCBS office visits)	\$50 per policy year
Medical Out-of-Pocket Maximum	\$7,350 per person, per policy year	\$7,350 per person, per policy year
Routine Preventive Care	Covered at 100%, deductible waived	70% of Reimbursable Charge
Physician Office Visit	\$20 Copay per visit (waived at SHCS)	70% of Reimbursable Charge
Urgent Care Visit	Covered at 100% after deductible	70% of Reimbursable Charge
Emergency Room Visit	\$200 Copay (waived if admitted)	70% of Reimbursable Charge
Prescription Drugs (30-Day Supply)	Generic drugs: \$5 Copay Brand Name Drugs: \$10 Copay (Deductible Waived)	Generic drugs: \$5 Copay Brand Name Drugs: \$10 Copay (Deductible Applies)

IMPORTANT CONTACTS

Enrollment and Waivers

www.jcbins.com or (916) 309-2703

24-Hour Nurse Advice Line

(916) 278-6461

PPO Network, Benefits and Claims

Find doctors/hospitals or inquire about benefits & claims status

www.geobluestudents.com or call (844) 268-2686

customerservice@geo-blue.com

Emergency Travel Assistance Services

For travel or safety related problems or crisis

(800) 257-4823 or globalhealth@geo-blue.com

This guide is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. If any discrepancy exists between this pamphlet and the Policy, the Master Policy will govern and control the payment of Benefits. For a list of exclusions and limitations, please refer to your plan benefits. If you have additional questions, please contact the phone number on the back of your identification card. JCB Insurance Solutions is committed to safeguarding the privacy and accuracy of your personally identifiable information. Our Privacy Policy is designed to advise you how we collect, use, and protect the personal information you provide. You can find a detailed copy of our Privacy Policy by visiting www.jcbins.com. John C. Breckenridge Insurance Solutions, Inc. CA Lic. # 0L32982 www.jcbins.com.

