



MERRITT COLLEGE

INTERNATIONAL STUDENT INSURANCE PLAN



2022–2023 USE YOUR INSURANCE

www.4studenthealth.com/merritt



How to Enroll

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

To enroll your dependents online, visit www.4studenthealth.com/merritt. 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 Academic HealthPlans, Inc. (AHP) DBA Academic Health Insurance Services at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).



Your Insurance ID Card

You will receive an email notifying you that your ID card is available. Select your school from the dropdown menu at www.4studenthealth.com and log in or create an account.

If you need to seek medical treatment before you receive notice that your ID card is active, please contact AHP 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, physician's office, urgent care, or hospital.



Where to Access Care

If you experience a sickness or an injury, here are the places you have access to. 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 non-emergency illnesses or injuries that need immediate care when the campus health center 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 Passport provider, covered medical services are paid by the insurance company at 90% of the Preferred Allowance. If you use an out-of-network provider, covered medical expenses are paid at 70% of Usual, Reasonable, and Customary (URC) charges. *Deductibles and copays are not included in what the insurance company pays.*



What You Will Pay

- The cost of the insurance charge
- 10% coinsurance if you visit an Aetna Passport provider
- A \$20 copay when you go to an Aetna Passport physician's office (waived at the campus health center) / a \$40 deductible if you visit an out-of-network physician's office
- A \$20 copay when you go to an Aetna Passport urgent care center / a \$40 deductible if you visit an out-of-network urgent care center
- A \$300 copay if you go to an Aetna Passport emergency room / a \$600 deductible if you visit an out-of-network emergency room (waived if admitted)
- A \$50 copay if you go to an Aetna Passport hospital / a \$100 deductible if you visit an out-of-network hospital
- 30% coinsurance if you do not use an Aetna provider
- Expenses in excess of Usual, Reasonable, and Customary (URC) charges if you do not use an Aetna Passport provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Member Guide)



Find a Physician or Facility

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

It is best to locate an Aetna Passport physician, 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)

- \$250,000 benefit year maximum for all eligible expenses
- Most physician visits and hospital charges, paid at 90% (after copay and deductible) for Aetna Passport services; or 70% of URC (after deductibles) 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 apply. Please see the Plan Summary at www.4studenthealth.com/merritt for more details regarding benefits, terms, conditions, and exclusions of the insurance plan as underwritten by Crum & Forster, SPC.



Physician Visits

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

- Use an Aetna Passport physician whenever possible. *You are not required to see Aetna Passport physicians; however, if you choose to see a physician who is not an Aetna Passport provider, you will have to pay 30% for expenses.*
- Call the physician's office to make an appointment. Tell them you have **Aetna Passport to Healthcare® Primary PPO** insurance.
- Arrive 15 minutes early for your appointment.
- Bring your insurance ID card with you.

Every visit to a health care professional, whether at the campus health center, 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 Passport urgent care centers close to campus:

- Carbon Health Medical Group of California
411 Grand Ave
Oakland, CA 94610
(510) 844-4097
- Concentra Urgent Care
384 Embarcadero W
Oakland, CA 94607
(510) 465-9565
- Dignity Health GoHealth Oakland
3900 Piedmont Ave
Oakland, CA 94611
(415) 432-7899



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) 400-0136**.

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 will need to pay in full and then send a claim for reimbursement. Download a prescription claim form at www.4studenthealth.com/merritt 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 100% of actual charges of the drug. Make copies of all receipts for your records before you mail them.



Claims

After your visit, an Aetna Passport physician or provider will send a bill to the claims administrator, Administrative Concepts, Inc. (ACI).

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

- Download a claim form and fill it out completely.
- Claim forms are available at www.4studenthealth.com/merritt under **Claims** in the USE YOUR INSURANCE section.
- Include your member number (as shown on your ID card) on the claim form.
- Attach itemized bills for X-rays, lab charges, etc.
- Send your claim form and all bills pertaining to this claim to ACI 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:

Administrative Concepts, Inc.
PO Box 4000
Collegeville, PA 19426
Fax: **(610) 293-9299**

Keep copies of all the documents you submit.

If you have questions about claims, contact ACI at **(800) 483-6192** or claims@acitpa.com. To review your claims online, visit the Claims Member Portal at <https://portal.acitpa.com/member/>.



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

Coverage is worldwide, paid at the plan's coinsurance levels after any copays or deductibles. Certain exclusions and limitations may apply.

However, any treatment, services, or supplies incurred or received in your Home Country are not covered.

Submit all medical bills, receipts, and other information to the claims department address.



Optional Practical Training

You are still eligible for the insurance coverage offered through your school. Enroll online by visiting www.4studenthealth.com/merritt. 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.

Q&A

If you have any questions about this Plan, please contact us at **(800) 537-1777**.
We are happy to assist you!

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**.

Disclaimer: If there are any discrepancies between this document and the Policy, the Policy will govern.

Plan Administered by Academic HealthPlans, Inc.
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