



California State University, East Bay

Student Health Insurance Plan Overview

2024-2025

Alliant Student Health
560 Mission Street
San Francisco, CA 94105
Alliant CA License No. 0C36861





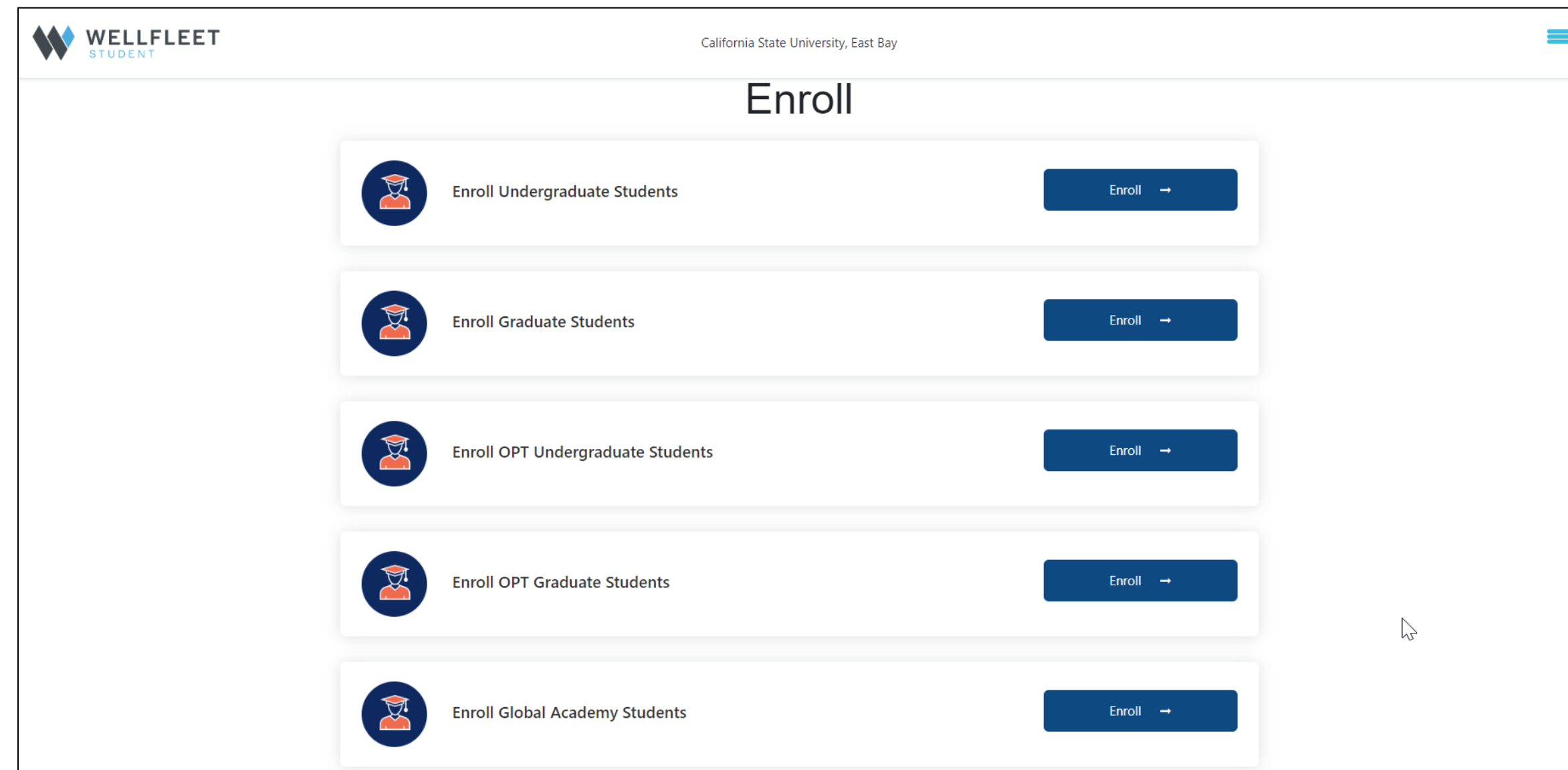
The Importance of Health Insurance

- 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:
 - Average cost of medical care in 2023: \$7,500 per person
 - Average cost of an Emergency Room visit: \$2,500
 - Average cost of an Ambulance ride: \$900
 - Average cost of an MRI: \$750
 - Average cost of a doctor's visit: \$200
 - Labs, hospital/doctor's fees, x-rays, surgery, prescriptions, etc. all cost extra
- 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

- To enroll online, follow these steps:
 - Visit www.wellfleetstudent.com and search for your school
 - Select the *Enroll* link, then your corresponding program link
 - You can then add dependents within your student account under the *Student Options* tab (must be enrolled within the first 30 days of the term or within the first 30 days of marriage, birth, adoption, or arrival in the U.S.)
- For questions about enrollment, contact Wellfleet at [1-877-657-5030](tel:1-877-657-5030), *TTY:711*.





Wellfleet Student Account & Your Health Insurance ID Card

- To set up your Wellfleet student account:
 - Visit www.wellfleetstudent.com and enter your school's name into the search box
 - From your school's landing page, click the *Menu* icon in the top right corner and select *My Account*
 - If you don't have an account in the system, click *Create a New Account* on the student sign-in page
 - When creating your account, please use the email address where you received the welcome email

Login

Username - (Email Address) *

Password *

Log in

🔗 Forgot Password

Wellfleet partners with external PBMs to deliver our student-focused Rx solution. Please click below to log in to your pharmacy benefits.

Login to Pharmacy Benefits

Getting Started?



Don't have an account? Get started below using the information on file with your school. Note: If you've enrolled in or waived off a plan with us in the past, you already have an account. [Contact us](#) with any issues or questions.

Create a New Account



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 *Student Options* tab to download your ID card.
 - If you need medical treatment before you receive notice that your ID card is active, please contact Wellfleet at *1-877-657-5030, TTY:711*.
 - Always carry your insurance ID card with you

 MEMBER Insured: ID: SAMPLE	 S
BENEFITS Office Visits: Primary Care: \$20, 10% COINS Specialist: \$20, 10% COINS ER: \$300, 10% COINS Urgent Care: \$20, 10% COINS DED - INN - \$250 - OON - \$500 OOP - INN - \$2500 - OON - \$5000 Wellfleet RX/ESI - RX Copay: Tier 1: 0% Coins Tier 2: 0% Coins Tier 3: 0% Coins RxGroup: WFLEET1 Pharmacist Rx Help Desk: (800) 922-1557 RX Bin: 003858 PCN: A4 Member Pharmacy Help Desk: (877) 640-7940	
Eligibility/Claims: (877) 657-5030 **No Referral Required** Insurance benefits underwritten by Crum & Forster, SPC	
CONTACT INFORMATION Eligibility/Claims: (877) 657-5030 Travel Assistance Services Only Inside US/Canada: (877) 305-1966 International Call: (715) 295-9311 Wellfleet Nurseline 24/7: (800) 634-7629	
For care coordination, we recommend you seek care from your student health center, if available. AWAY FROM HOME CARE	
CareConnect Behavioral Health Hotline: (888) 857-5462	
BENEFITS ARE NOT INSURED BY CIGNA OR AFFILIATES. FORWARD ALL CLAIMS TO:	
Cigna PPO PO Box 188061 Chattanooga, TN 37422-8061 EDI Payer ID: 62308 Cigna Providers: cigna.com or wellfleetstudent.com	Correspondence/Non PPO: Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115-5369 EDI Payer ID: 87843 wellfleetstudent.com
Networks are not provided by Crum & Forster, SPC Possession of card does not guarantee coverage	



ISHIP Coverage Overview

- ▶ ISHIP is an insurance plan that will cover you if you get injured or sick while you are away from home.
- ▶ Benefits for medically necessary services include:
 - ▶ Unlimited plan benefit per year
 - ▶ Wellness and Preventive coverage
 - ▶ Mental Health and Substance Abuse coverage
 - ▶ Most physician visits and hospital charges,
 - ▶ Tests, surgery procedures, and lab services, such as X-rays
 - ▶ Physical therapy, acupuncture and chiropractic care
 - ▶ Maternity and prenatal care
 - ▶ Prescription drugs
- ▶ To find detailed health insurance plan information, visit www.wellfleetstudent.com and enter your school's name into the search box.



Common Insurance Definitions

- **Plan Maximum** - The maximum amount your plan will pay per person, per plan year.
- **Deductible** - The amount you owe for healthcare services, before the health insurance begins to pay.
- **Coinsurance** - Your share of the costs of a covered health care service(s), calculated as a percentage.
- **Copay** - A fixed amount you pay for a covered health service, at the time of your visit.
- **Out-of-Pocket Maximum** - The most you pay during a policy period, before your insurance pays 100% of the allowed amount (this cost includes copays, deductibles, and coinsurance amounts).



PPO v Non-PPO

- Your Insurance plan utilizes a PPO Network.
 - “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 (aka out-of-network)
 - “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

- You are responsible for any charges not covered by the insurance.



Finding a PPO Medical Provider

- To find a Cigna PPO provider:
 - Visit www.wellfleetstudent.com and go to your school's landing page
 - Click the *Find health professionals* link or scroll down to the *Find health professionals* section of the website
 - The *Locate a provider in the Cigna PPO network* link will direct you to the Cigna page
 - Once you enter the required search criteria, click *Search*
 - Select the *Continue as Guest* link. You do not need to create a myCigna account as Cigna is only your network provider, not your insurance company
 - If prompted, select *Cigna PPO, PPO Tiered* as the plan type
 - Select a provider from the list, and call to make an appointment
- It is best to locate a Cigna PPO doctor, urgent care center, and emergency room near you before you get sick.
- Always verify the provider is part of the Cigna PPO network before you receive treatment.



- ▶ You can search for in-network providers by address, city, or zip, then by doctor type, doctor name, or facility type

Finding a PPO Medical Provider

The screenshot displays the Cigna International website's search interface. At the top, there is a navigation bar with the Cigna logo, a search bar containing "Search Cigna.com", and a "Contact Us" link. Below the navigation bar, there are two blue buttons: "Find a Doctor, Dentist, or Facility" and "Log in to myCigna". The main content area features a search prompt "Find a Doctor, Dentist, or Facility in" followed by a text input field labeled "Enter Address, City, or Zip". Below the input field are three filter buttons: "Doctor by Type" (with a stethoscope icon), "Doctor by Name" (with an "Aa" icon), and "Health Facilities and Group Practices" (with a building icon). The website also includes a language selector for "English" and "Español" and a list of navigation links: "Individuals and Families", "Medicare", "Employers and Brokers", "Health Care Providers", and "About Us".



Getting Medications (Rx)

- ▶ Fill your prescriptions at a Wellfleet Rx/ESI pharmacy, which may include the CVS, Walgreens, Target, and Walmart drugstore retail chains. To locate a pharmacy, visit www.wellfleetrx.com/students/pharmacy-network or call 1-877-640-7940.
- ▶ Always ask for the generic form of the drug, if available; this will decrease the cost.
- ▶ If you do not use a Wellfleet Rx/ESI pharmacy, you will need to pay in full and then submit a claim for reimbursement.



ISHIP Out-of-Pocket Costs

- You are responsible for the costs of any services not covered by the insurance (see exclusions and limitations in your plan policy). You are also responsible for all deductibles, copays and coinsurance for covered services.
- When you go to a Cigna PPO provider, you will pay a \$100 deductible before insurance starts paying benefits, plus the following:
 - A \$10/\$25/\$50/\$75 copay for prescriptions
 - A \$250 copay for emergency room (ER) visits, waived if admitted
- When you go to a non-PPO provider, you will pay a \$100 deductible before insurance starts paying benefits, plus the following:
 - A \$250 deductible for emergency room (ER) visits, waived if admitted
 - 20% coinsurance of Usual and Customary (U&C) charges
 - Expenses in excess of U&C charges if you do not use a Cigna PPO provider



Accessing Medical Care

- Student Health And Counseling Services provides medical care on campus.
 - 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:
 - Appointments & Urgent Care
 - Counseling
 - Gender Affirming Care
 - Immunizations
 - Laboratory
 - Pharmacy
 - Psychiatry
 - Radiology
 - Sexual Health
- Located at 25800 Carlos Bee Blvd, SHCS 1000
- Hours of operation: Mon-Weds, Fri, 8:30am-5pm, Thurs, 10am-5pm
- Visit www.csueastbay.edu/shcs or call 1-510-885-3735.



Accessing Medical Care

- 24/7 Nurseline - Connects students to a registered nurse within seconds, helping them manage their health on their terms through ease of access.
 - 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 or call **1-800-634-7629**
- CareConnect Behavioral Health - Provides expert content and a comprehensive set of tools to assist with behavioral health matters
 - 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 or call **1-888-857-5462**



Accessing Medical Care

- Physician Office Visit / Standard Medical Services - For in-person visits for non-urgent medical concerns
 - 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

- Urgent Care Center - When you need treatment for a severe but non-life-threatening condition, and you cannot wait for a scheduled appointment
 - Urgent care centers are much more affordable than ERs and usually have much shorter wait times
 - Typically open late and on the weekends
 - Some examples of conditions urgent care centers can assist with are:
 - Sprains
 - Fever/chills
 - Nausea



Accessing Medical Care

- Emergency Room (ER) - When there is an immediate threat to your life or health
 - 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

- Hospital - Typically sent here after an emergency or if there is a scheduled procedure, such as surgery or an MRI.
 - 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

- ▶ After you receive treatment at a PPO provider, your provider will usually submit a claim to the insurance company.
 - ▶ Plan Administrator contact number for Providers is [1-877-657-5030](tel:1-877-657-5030)
 - ▶ This number is listed on your insurance ID Card under Eligibility/Claims
- ▶ You will receive an Explanation of Benefits (EOB) from Wellfleet, detailing what the insurance paid and what is your responsibility to pay; this is not a bill
 - ▶ If you have questions about your EOB or what is your responsibility to pay, please contact Wellfleet at [1-877-657-5030](tel:1-877-657-5030), [TTY:711](tel:711)
 - ▶ To review your claims online, log into your Wellfleet Student account at www.wellfleetstudent.com and select the *Claims* tab
- ▶ The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance company.
 - ▶ Do not ignore any medical bills you receive
 - ▶ You are ultimately responsible for any services that are not paid for by the insurance



Insurance Coverage Outside of Your Home Country

- ▶ Please note that treatment, services, or supplies incurred or received in your Home Country are not covered by the insurance.
- ▶ Coverage is available anywhere within the U.S., paid at the plan's coinsurance levels, after applicable copays or deductibles.
 - ▶ Cigna PPO is available nationwide so make sure to find in-network providers whenever possible
 - ▶ Certain exclusions and limitations may apply
- ▶ Outside of your home country and the U.S., coverage is available worldwide, paid at the plan's out-of-network coinsurance level, after applicable copays or deductibles.
- ▶ Submit all medical bills, receipts, and other information to the claims department address.



Overview Recap

- In an emergency call 911 or head to the closest ER. In all other instances, visit your campus Student Health center whenever possible, schedule an appointment with a doctor, or go to an Urgent Care Center.
- You don't have to go to Cigna PPO network provider, but you will save money if you do. Once you find a provider, we recommend that you confirm that they are in-network before you schedule an appointment.
- For prescription services, go to a Wellfleet Rx/ESI pharmacy when possible.
- If you have questions regarding eligibility, enrollment, plan materials, or claims contact Wellfleet at [1-877-657-5030](tel:1-877-657-5030), [TTY:711](tel:711) or visit www.wellfleetstudent.com.



Thank you

General Questions: Rocio.Figueroa@alliant.com

Personal CA License No. 0F67831

Alliant CA License No. 0C36861