

# 2018 – 2019 Plan Overview

## San Diego State University All - Student Health Insurance Plan

Below are highlights of plan benefits, as well as important dates and costs of coverage. For more information, please review the Plan Certificate. Enroll in the plan and find answers to most of your eligibility questions by visiting our website, [www.jcbins.com](http://www.jcbins.com). You can also reach us by phone at 619-415-0233.

Plan materials can be found at [www.jcbins.com](http://www.jcbins.com), if you have questions on benefits or claims please call United Healthcare Student Resources (UHCSR) at 800-767-0700.

Who is Eligible for the Plan?	Semester Dates and Rates									
<p>To be eligible for the plan, students must actively attend classes for at least the first 31 days after the start date for which coverage is purchased. All international students, visiting faculty or scholars possessing a valid visa status (F1, J1 or M1) must enroll in this insurance plan, unless proof of comparable coverage is furnished.</p> <p>Eligible students who are enrolled may also enroll their Dependents. Eligible Dependents are the student's legal spouse or Domestic Partner and dependent children under age 26.</p> <p>Home study, correspondence, and online courses do not fulfill the eligibility requirements. United Healthcare Student Resources (UHCSR) maintains the right to investigate eligibility or student status to verify that the eligibility requirements have been met. If and whenever UHCSR discovers that the eligibility requirements have not been met, its only obligation is a premium refund.</p>	<table border="1"> <thead> <tr> <th>Session</th> <th>Student</th> <th>Spouse</th> <th>Child</th> <th>Two or More Children</th> </tr> </thead> </table>	Session	Student	Spouse	Child	Two or More Children				
Session	Student	Spouse	Child	Two or More Children						
	Fall Full 8/12/18 -10/13/18	\$612	\$612	\$612	\$1,224					
	Fall A 8/12/18 – 10/13/18	\$272	\$272	\$272	\$543					
	Fall B 10/14/18 – 12/31/18	\$340	\$340	\$340	\$680					
	Spring Full 1/1/19 – 5/19/19	\$599	\$599	\$599	\$1,197					
	Spring A 1/1/19 – 3/2/19	\$263	\$263	\$263	\$526					
	Spring B 3/3/19 – 5/19/19	\$336	\$336	\$336	\$671					
	Summer Full 5/20/19 – 8/11/19	\$362	\$362	\$362	\$724					
	Summer A 5/20/19 – 6/29/19	\$177	\$177	\$177	\$353					
	Summer B 6/30/19 – 8/11/19	\$186	\$186	\$186	\$372					
	<p><i>The cost of coverage includes insurance premium and fees payable to JCB Insurance Solutions.</i></p>									
How to see a Doctor	Insurance ID Card									
<p>For your medical bills to be paid at 100% (after applicable copay and deductible) when you seek treatment, the provider you visit must be a member of the United Healthcare Preferred Provider Organization (PPO). You can find a PPO provider by visiting <a href="http://www.uhcsr.com">www.uhcsr.com</a>. If you choose to see an Out-of-Network provider, covered services will only be paid at 70% of the Usual and Customary Charge. In case of a life-threatening emergency call 911 or go to your local hospital emergency room.</p>	<p>UHCSR goes will not automatically mail you a physical insurance ID card. However, when your ID card is ready to print, you will receive an email from UHCSR with a link to your card. If you do not receive an email by the term effective date you can print your ID card by visiting <a href="http://www.uhcsr.com">www.uhcsr.com</a> and selecting the ID card link. You can also obtain your ID card through the United Healthcare Student Resources mobile app available through the Apple App store or Google Play by searching UHCSR. Keep your ID card with you at all times and present it whenever you receive medical treatment.</p>									

Basic Plan Information		
	PPO Provider	Out-of-Network Provider
Deductible	\$150 per Policy Year	
Covered Percentage	100%	75% Usual & Customary Charges
Office Visit Copay	\$35 copay, then covered at 100%	\$70 + 75% Usual & Customary Charges
Urgent Care Copay	\$35 copay, then covered at 100%	\$70 + 75% Usual & Customary Charges
Emergency Room Copay	\$250 copay, then covered at 100%	\$250 copay, then covered at 100% of Usual & Customary Charges
Prescription Drugs	Tier 1 - \$10 Copay Tier 2 - \$20 Copay Tier 3 - \$35 Copay	Tier 1 - \$10 Copay Tier 2 - \$20 Copay Tier 3 - \$35 Copay
Out of Pocket Maximum	\$2,500 Per Insured Person, Per Policy Year	\$5,000 Per Insured Person, Per Policy Year

# Important Contacts

## Insurance Company

United Healthcare Student Resources

## PPO Network

To locate PPO physicians and facilities, visit the website, or call the number below. [www.uhcsr.com](http://www.uhcsr.com)

800-767-0700

## Benefits and Claims

For questions regarding benefits or claims status. [www.uhcsr.com](http://www.uhcsr.com)

800-767-0700

## Emergency Travel Assistance Services

To access services please refer to the phone number on the back of your ID Card. For service descriptions and program limitations please visit:

[www.uhcsr.com/UHCGlobal](http://www.uhcsr.com/UHCGlobal)

## Enrollment and Eligibility

Enroll in the plan, waive coverage and find answers to most of your eligibility questions by visiting our website:

[www.jcbins.com](http://www.jcbins.com)

619-415-0233



THE INFORMATION CONTAINED HEREIN IS A SUMMARY OF CERTAIN BENEFITS WHICH ARE OFFERED UNDER A STUDENT INSURANCE POLICY ISSUED BY UNITEDHEALTHCARE. THIS IS A SUMMARY ONLY AND MAY NOT CONTAIN A FULL OR COMPLETE RECITATION OF THE BENEFITS AND EXCLUSIONS ASSOCIATED WITH THE RELEVANT POLICY OF INSURANCE. THIS DOCUMENT IS NOT AN INSURANCE POLICY DOCUMENT AND YOUR RECEIPT OF THIS DOCUMENT DOES NOT CONSTITUTE THE ISSUANCE OR DELIVERY OF A POLICY OF INSURANCE.

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](http://WWW.JCBINS.COM).

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