

# Your 2022-2023 plan overview



## Who's eligible

- All International F1 and J1 visa status students, visiting faculty, or scholars enrolled on the main campus are required to purchase this insurance plan.
- A person who is an immigrant, permanent resident alien or U.S. Citizen is not eligible for coverage.
- Students must actively attend classes on campus for the first 45 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.

## California State University Fullerton Student Health Insurance Plan

Here are highlights of your Anthem Student Advantage plan benefits, plus important dates and costs of coverage. For more information, please review the plan certificate.

**Want to sign up?** Enroll online and find answers to most of your eligibility questions by visiting our website: [www.jcbins.com](http://www.jcbins.com).

### How to use your plan

- You can first seek services at CSU Fullerton Health Services, or;
- Access an Anthem in-network provider at [www.anthem.com/ca](http://www.anthem.com/ca), or;
- For life-threatening or emergency situation, call 911 or go to your local hospital emergency center.

### ID Cards

Identification cards will not be available until the insurance start date or three weeks after enrollment, whichever is latest. You'll receive an email from Anthem Student Advantage once your ID cards are ready for download. After your plan effective date, you can call and request a hard copy ID card if needed.

## Coverage dates and cost (international degree rates)\*

Session	Student	Spouse/ Domestic partner	Child	Two or more children
Fall (8/1/2022 - 12/31/2022)	\$800	\$770	\$770	\$1,540
Spring/Summer (1/1/2023 - 7/31/2023)	\$1,101	\$1,066	\$1,066	\$2,132
Annual (Yearly) (8/1/2022 - 7/31/2023)	\$1,900	\$1,835	\$1,835	\$3,670

## Coverage dates and cost (semester abroad and exchange)\*

Session	Student	Spouse/ Domestic partner	Child	Two or more children
Fall (8/1/2022 - 12/31/2022)	\$800	\$770	\$770	\$1,540
Spring (1/1/2023 - 5/31/2023)	\$800	\$759	\$759	\$1,494
Summer (6/1/2023- 7/31/2023)	\$320	\$307	\$307	\$614

## What's covered

Covered Services	Your cost if you use an in-network provider	Your cost if you use an out-of-network provider
Deductible	\$200	Not applicable
Coinsurance	10%	Not applicable
Out-of-pocket maximum	\$4,000 student/\$8,000 family	Not applicable
Primary care doctor visits	\$20 copay per visits deductible does not apply	Not covered
Preventive care screenings & immunizations	No charge	Not covered
Specialist care visits	\$20 copay per visit deductible does not apply	Not covered
Urgent care	\$20 copay per visit deductible does not apply	Not covered
Emergency services: Facility services	\$175 copay per visit and 10% coinsurance after deductible met	Covered as in-network
Emergency services: Doctor and other services	10% coinsurance after deductible is met	Covered as in-network
Prescription drugs	Tier 1: Generic - \$15 copay Tier 2: Preferred brand - \$35 copay Tier 3: Non-preferred brand - \$60 copay	Not covered

## Important contacts

Benefit and claim questions

1-800-888-2108

Find a doctor

[www.anthem.com/ca](http://www.anthem.com/ca)

Emergency travel services

833-511-4763

Enrollment and eligibility questions

[www.jcbins.com](http://www.jcbins.com) or 714-869-2961

The information contained herein is a summary of certain benefits which are offered under a student insurance policy issued by Anthem Blue Cross. 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 design 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). Please note rated and plans are subject to the Department of Insurance review and approval.

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