

2023 – 2024 Plan Overview

San Diego State University – International Student Insurance

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

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

Who is Eligible for the Plan?

All International F1 and J1 visa status students 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 451 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.

International Semester Dates and Rates

Session	Student Rate
Annual 8/1/23-7/31/24	\$1,848.71
Fall 8/1/23-1/15/24	\$864.06
Spring/Summer 1/16/24-7/31/24	\$1,004.65

Exchange Semester Dates and Rates

Session	Student Rate
Annual 8/15/23-5/31/24	\$1,496.25
Fall 8/15/23-1/15/24	\$803.06
Spring/Summer 1/16/24-5/31/24	\$719.19

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

GSH California Disclaimer: The rates are pending approval by the California Department of Insurance (CDI), and are subject to change based on CDI review.

Seeking Services

Students should seek treatment at SDSU Student Health Services. If you are unable to visit Student Health Services, visit a PPO doctor or urgent care center for treatment. For your medical bills to be paid at 100% (after applicable copay and deductible) when you seek treatment off-campus, the provider you visit must be a member of the United Healthcare Preferred Provider Organization. You can find a PPO provider by visiting www.uhcsr.com. In case of a life-threatening emergency call 911 or go to your local hospital emergency room.

Insurance ID Card

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 www.uhcsr.com 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.

Basic Plan Information		
	PPO Provider	Out-of-Network Provider
Deductible	\$400	\$800
Covered Percentage	100%	50% Usual & Customary Charges
Office Visit Copay	\$25 Copay	\$25 Copay, then 50% coinsurance
Urgent Care Copay	\$25 Copay	\$25 Copay, then covered at 50% of Usual & Customary Charges
Emergency Room Copay	\$250 copay, then covered at 100%	\$250 copay, then covered at 50% of Usual & Customary Charges
Prescription Drugs	Tier 1 - \$20 Copay	Tier 1 - \$20 Copay
	Tier 2 - \$30 Copay	Tier 2 - \$30 Copay
	Tier 3 - \$30 Copay	Tier 3 - \$30 Copay
Out of Pocket Maximum	\$8,700	\$17,400

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

(800) 767-0700

Benefits and Claims

For questions regarding benefits or claims status. 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

www.uhcsr/UHCGlobal

Enrollment and Eligibility

Enroll online and find answers to most of your eligibility questions by visiting our website. www.jcbins.com

(805) 979-9359



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.

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