

# 2022 – 2023 Plan Overview

## CSU Channel Islands – 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](http://www.jcbins.com). You can also reach us by phone at (805) 979-9359.

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 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 31 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.

### Semester Dates and Rates

Session	Student	Spouse/ Domestic Partner	Child	Two or more Children
<b>Annual</b> 8/20/2022 – 8/19/2023	\$1,923	\$1,923	\$1,923	\$3,845
<b>Fall</b> 8/20/2022 – 12/31/2022	\$706	\$706	\$706	\$1,412
<b>Spring/Summer</b> 1/1/2023 – 8/19/2023	\$1,217	\$1,217	\$1,217	\$2,433

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

**CA Disclaimer:** The rates have not been approved by the California Department of Insurance (CDI) and are subject to change based on CDI review.

### Refunds

All refund requests must be sent to the University who will confirm nonstudent status with JCB and submit the refund request on behalf of the student. Only refunds submitted by the University before the refund deadline will be considered. Credit card refunds must be requested and processed within 120 days of the date of purchase and before the refund deadline. No refunds will be considered after the refund deadline. All refunds will be processed back to the original form of payment only, no exceptions. All refunds will be assessed a \$35 processing fee. Please allow 30 business days for us to receive and process the refund request, then an additional 3-5 business days to receive your refund from your financial institution. Pro-rated/partial refunds are not allowed. NOTE: You can check to see if your refund has been processed by logging in to your JCB account.

### How to see a Doctor

Students should seek treatment at CSU Channel Islands 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 90% (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](http://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](http://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
<b>Deductible</b>	\$50	\$300
<b>Covered Percentage</b>	90%	70% Usual & Customary Charges
<b>Office Visit Copay</b>	\$20 copay, then covered at 90%	70% Usual & Customary Charges
<b>Urgent Care Copay</b>	\$20 copay, then covered at 90%	70% Usual & Customary Charges
<b>Emergency Room Copay</b>	\$150 copay, then covered at 90%	\$150 copay, then covered at 90% of Usual & Customary Charges
<b>Prescription Drugs</b>	Tier 1 - \$15 Copay Tier 2 - \$30 Copay Tier 3 - \$50 Copay	No Benefits
<b>Out of Pocket Maximum</b>	\$5,000	\$7,000

# 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/UHGlobal](http://www.uhcsr.com/UHGlobal)

## **Enrollment and Eligibility**

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