

2023—2024 Plan Overview

Los Rios Community College District—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 916-605-7956.

Additional 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 students are required to enroll in this plan. Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse or Domestic Partner and dependent children under 26 years of age. The student must actively attend classes for at least the first 45 days after the date for which coverage is purchased. Home study, correspondence and Online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

Session Dates and Rates

| Session | Dates | Student | Spouse / Domestic Partner | Child | Two or More Children |
|---------------|------------------|-----------|---------------------------------|-----------|-------------------------|
| Fall | 8/7/23 – 1/6/24 | \$819.13 | \$819.13 | \$819.13 | \$1,638.26 |
| Spring | 1/7/24 – 5/31/24 | \$781.57 | \$781.57 | \$781.57 | \$1,563.13 |
| Spring/Summer | 1/7/24 – 8/6/24 | \$1139.48 | \$1139.48 | \$1139.48 | \$2,278.96 |
| Summer | 6/1/24 – 8/6/24 | \$358.96 | \$358.96 | \$358.96 | \$717.91 |

-The cost of coverage includes insurance premium and fees.

-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 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 return has been processed by logging in to your JCB account.

How to see a Doctor

Students can seek treatment at your campus health center. If you are unable to visit your campus health center, 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. 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 | | |
|------------------------|--|---|
| | In-Network Provider | Out-of-Network Provider |
| Annual Maximum | Unlimited | Unlimited |
| Out of Pocket Maximum | \$5,000 per individual | \$7,000 per individual |
| Coinsurance | 90% Preferred Allowance | 70% Usual & Customary Charges |
| Office Visit Copay | \$20 Copay, then covered at 90% | 70% Usual & Customary Charges |
| Urgent Care Copay | \$20 Copay, then covered at 90% | 70% Usual & Customary Charges |
| Emergency Room Copay | \$150 Copay, then covered at 90% | \$150 Copay, then covered at 90% of the Usual & Customary Charges |
| Prescription Drugs | Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3: \$50 Copay | No Benefits |

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 and program limitations please visit:

www.uhcsr.com/UHCGlobal

Enrollment and Eligibility

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

www.jcbins.com

916-605-7956



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.

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