

2021–2022



## USING YOUR INSURANCE



**MERRITT COLLEGE**  
INTERNATIONAL STUDENT INSURANCE PLAN  
[www.4studenthealth.com/merritt](http://www.4studenthealth.com/merritt)



## How to Enroll

**You are automatically enrolled through your school; no action is needed to enroll yourself in the plan.**

To enroll your dependents, visit [www.4studenthealth.com/merritt](http://www.4studenthealth.com/merritt) and click on **Plan Materials** in the USE YOUR INSURANCE section to download an enrollment form. Your dependents (spouse, domestic partner, or children under the age of 26), must be enrolled before the start of the term or within 31 days of marriage, birth, adoption, or arrival in the U.S.

For questions about enrollment, contact Relation Insurance Services at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).



## Your Insurance ID Card

Once you are enrolled in the plan, you will receive an email notifying you that your ID card is available. Log in or create an account at [www.4studenthealth.com/merritt](http://www.4studenthealth.com/merritt).

If you need medical treatment before you receive notice that your ID card is active, please contact Relation at **(800) 537-1777**.

**Carry your ID card with you at all times!** You will need your card when you visit the campus health center, a physician's office, urgent care, or hospital.



## What You Will Pay

- The cost of the insurance charge
- A \$20 copay when you go to an Aetna Passport physician's office (waived at the campus health center)
- A \$20 copay when you go to an Aetna Passport urgent care center
- A \$250 copay/deductible if you go to an Aetna Passport emergency room (waived if admitted)
- A \$50 copay if you go to an Aetna Passport hospital
- 20% coinsurance if you do not use an Aetna provider
- Expenses in excess of Usual, Reasonable, and Customary (URC) charges if you do not use an Aetna Passport provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Plan Summary)



## Where to Access Care

If you experience a sickness or an injury, here are the places you should go to access care. Each option is discussed in detail on the following pages.

- **Campus health center**, for minor illness or injuries
- **Physician's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the campus health center is closed
- **Hospital**, for scheduled surgery or a medical emergency only



## What Does “In-Network” Mean and Why Does It Matter?

In-network means providers such as physicians, specialists, and hospitals have a contract with this insurance plan. *Sometimes it is also called “PPO” or “Preferred” network.* The network for this plan is **Aetna Passport to Healthcare® Primary PPO**.

If you use an Aetna Passport provider, covered medical services are paid by the insurance company at 100% of the Preferred Allowance. If you use an out-of-network provider, covered medical expenses are paid at 80% of Usual, Reasonable, and Customary (URC) charges.

To find an Aetna Passport provider:

1. Visit [www.aetna.com/docfind/custom/passport](http://www.aetna.com/docfind/custom/passport)
2. Enter your location and range, then click “**Search.**”
3. Select the **Passport to Healthcare® Primary PPO**, then click “**Continue.**”
4. Type the name, specialty, or type of provider you’re looking for into the search bar, or click the corresponding category.
5. Select a provider from the list, and call to make an appointment.

It is best to locate an Aetna Passport doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Aetna Passport to Healthcare® Primary PPO Network** before you receive treatment.



## What's Covered (Treatment must be Medically Necessary)

- \$250,000 maximum benefit per injury or sickness
- Most physician visits and hospital charges, paid at 100% (after copay) for Aetna Passport services; or 80% of URC (after deductible) for out-of-network services
- Specific emergency benefit expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy, acupuncture and chiropractic care
- Maternity and prenatal care
- Prescription drugs

**Limitations and exclusions may apply.** Please see the Plan Summary at [www.4studenthealth.com/merritt](http://www.4studenthealth.com/merritt) for more details regarding benefits, terms, conditions, and exclusions of the insurance plan as underwritten by Crum & Forster, SPC.



## Campus Health Center

The Health Services Center is open for mental health video appointments only. For general medical care, please go to Roots Community Health Center. The staff can treat many conditions or refer you to another physician or specialist, if necessary.

Roots Community Health Center  
7272 MacArthur Boulevard  
Oakland, California 94605  
**(510) 633-7077**

### HOURS

Monday – Friday

9:00 a.m. – 5:00 p.m.  
(closed 12:00 p.m. – 1:00 p.m.)



## Physician Visits

When you have a health care need, such as an injury or sickness, schedule an appointment to see a physician.

1. Use an Aetna Passport physician whenever possible. *Note: You are not required to see Aetna Passport physicians; however, if you choose to see a physician who is not an Aetna Passport provider, you will have to pay 20% for expenses.*
2. Call the physician's office to make an appointment. Tell them you have **Aetna Passport to Healthcare® Primary PPO** insurance.
3. Arrive 15 minutes early for your appointment.
4. Bring your insurance ID card with you.

Every visit to a health care professional, whether at the campus health center, physician's office, emergency room, urgent care center, etc., is treated confidentially. NO information will be released without your express written consent.



## Urgent Care

**Do not go to the hospital for minor illnesses or injuries!** If you need to see a physician immediately and cannot wait for a scheduled appointment, please go to an **urgent care center**. Hospital emergency rooms typically charge 2-3 times more than a physician's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some Aetna Passport urgent care centers close to campus:

- Direct Urgent Care  
411 Grand Avenue  
Oakland, California 94610  
**(510) 844-4097**
- Urgent Care Center of Alameda  
2421 Encinal Avenue, Suite A  
Alameda, California 94501  
**(510) 995-8200**
- City Health Urgent Care  
13690 E. 14th Street, Suite 100  
San Leandro, California 94578  
**(916) 379-2888**



## Hospital Emergency Room

**In the case of a life-threatening emergency, call 911 for an ambulance or go to the nearest hospital emergency room (ER).**

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

*These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.*



## Getting a Medication

Fill your prescriptions at an Express Scripts pharmacy, which may include CVS, Walgreens, and Walmart. To locate a pharmacy, visit [www.express-scripts.com](http://www.express-scripts.com) or call **(800) 400-0136**.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- If you do not use an Express Scripts pharmacy, you will need to pay in full and then send a claim for reimbursement. Download a prescription claim form at [www.4studenthealth.com/merritt](http://www.4studenthealth.com/merritt) under **Pharmacy** in the USE YOUR INSURANCE section.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 100% of actual charges of the drug. Make copies of all receipts for your records before you mail them.



## Claims

After your visit, an Aetna Passport physician or provider will send a bill to the claims administrator, Administrative Concepts, Inc. (ACI).

If the medical provider **does not file** a claim on your behalf, you will need to submit a claim for reimbursement. Follow these steps:

1. Download a claim form and fill it out completely.
2. Claim forms are available at [www.4studenthealth.com/merritt](http://www.4studenthealth.com/merritt) under **Claims** in the USE YOUR INSURANCE section.
3. Include your member number (as shown on your ID card) on the claim form.
4. Attach itemized bills for X-rays, lab charges, etc.
5. Send your claim form and all bills pertaining to this claim to ACI at the address below. Try to have all itemized bills attached to the same claim form.

The address and fax number to submit claims information are as follows:

Administrative Concepts, Inc.  
PO Box 4000  
Collegeville, Pennsylvania 19426  
Fax: **(610) 293-9299**

**Keep copies of all the documents you submit.**

If you have questions about claims, contact ACI at **(800) 476-4802** or [claims@visit-aci.com](mailto:claims@visit-aci.com). To review your claims online, visit the Claims Member Portal at <https://secure.visit-aci.com/ClaimStatus/>.



## What if I am outside California or the U.S. and need medical treatment?

Coverage is worldwide, paid at the plan's coinsurance levels after any copays or deductibles. Certain exclusions and limitations may apply.


However, any treatment, services, or supplies incurred or received in your Home Country are not covered.

Submit all medical bills, receipts, and other information to the claims department address.



## Optional Practical Training

You are still eligible for the insurance coverage offered through your school, but you must contact Relation at **(800) 537-1777** to obtain an OPT enrollment form. In addition, students who are on Optional Practical Training must provide a Verification of Practical Training Letter to be eligible for this insurance coverage and must purchase OPT coverage within 30 days of the expiration date of their prior coverage.



Please contact us if you have any questions about this Plan.  
We are happy to assist you!



(800) 537-1777



[clientservices@relationinsurance.com](mailto:clientservices@relationinsurance.com)



[www.4studenthealth.com/merritt](http://www.4studenthealth.com/merritt)



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**No-Cost Language Services:** You are eligible to access the services of an interpreter to have insurance documents read to you in your native or preferred language, at no cost to you. To use this free service, call the number listed on your insurance ID card. For further help, call the CA Department of Insurance at **(800) 927-4357**.

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