

# Snapshot

## NEW MEXICO STATE UNIVERSITY INTERNATIONAL STUDENT INSURANCE PLAN

2020–2021



### Rates and Important Dates

Rates are effective 08/01/2020 to 07/31/2021. Rates include insurance premium and administrative fees.

	Student	Spouse/ Domestic Partner	Each Child	Two or More Children
<b>Fall (New &amp; Continuing Students)</b> 08/01/2020 to 01/31/2021	\$ 780.00	\$ 2,682.00	\$ 1,998.00	\$ 3,996.00
<b>Spring/Summer (New Students Only)</b> 01/01/2021 to 07/31/2021	\$ 910.00	\$ 3,129.00	\$ 2,331.00	\$ 4,662.00
<b>Spring/Summer (Continuing Students Only)</b> 02/01/2021 to 07/31/2021	\$ 780.00	\$ 2,682.00	\$ 1,998.00	\$ 3,996.00

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

- \$250,000 benefit year maximum for all eligible expenses
- Doctor visits
- Emergency expenses
- Surgery, in- and out-patient
- Physical therapy, chiropractic care, acupuncture
- Annual women's cervical cancer screening and a breast exam
- Tests, procedures, and lab services, such as X-rays and blood draws
- Immunizations (\$250 maximum)
- TB testing (\$250 maximum)
- Pregnancy and maternity
- Prescription drugs
- Intercollegiate Sports (\$10,000 maximum)

**Limitations, deductibles, coinsurance, and copays may apply.** Please see the Plan Certificate for full benefit details.

**Coinsurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% when you use Blue Card PPO providers, part of Blue Cross Blue Shield, and 80% when you use out-of-network providers.

### Benefits

	Blue Cross Blue Shield PPO Provider You Will Pay:	Out-of-Network Provider You Will Pay At Least: <sup>†</sup>
<b>Deductible</b>	\$100 per person, policy year	
<b>Office Visit</b>	\$20 copay per visit (waived at campus health center)	20%
<b>Urgent Care</b>	\$35 copay per visit	20%
<b>Hospital Visit</b>	\$50 copay per visit	20%
<b>Emergency Room</b>	\$100 copay per visit (waived if admitted)	20%
<b>Prescription Drugs</b>	\$0 at AHWC; 20% of charges at other pharmacies*	
<b>Out-of-Pocket Maximum</b>	\$2,500 per person, per policy year	

<sup>†</sup> Using out-of-network providers will cost you more money! Coinsurance is payable for Reasonable Expenses, the normal cost the provider would charge for services in the absence of insurance. Some out-of-network providers charge more than Reasonable Expenses and you will be responsible for these excess amounts over the listed coinsurance.

\* You must pay for prescriptions in full, then submit a claim for reimbursement.

### Questions

**Enrollment & Eligibility**  
Relation Insurance Services  
(800) 537-1777

**Benefits**  
GeoBlue  
(844) 268-2686

**Plan Materials & Information**  
[www.4studenthealth.com/nmsu](http://www.4studenthealth.com/nmsu)

### Insurance ID Card

Once you receive a Welcome Email from GeoBlue you can download your ID card. Visit [www.geobluestudents.com](http://www.geobluestudents.com) to set up an account! For help, contact Relation at (800) 537-1777.

**Carry your ID card with you at all times!**

### Getting Care

Go to the campus health center. If you need to access care away from campus, visit [www.geobluestudents.com](http://www.geobluestudents.com) or contact (844) 268-2686 to find a **Blue Cross Blue Shield PPO** doctor, urgent care center or hospital.

Revised May 6, 2020 1:43 PM

 **Relation™**  
EDUCATION SOLUTIONS

Relation Insurance Services

If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.