

2021–2022



## USING YOUR INSURANCE



### **NEW MEXICO STATE UNIVERSITY** INTERNATIONAL STUDENT INSURANCE PLAN

- [www.4studenthealth.com/nmsu](http://www.4studenthealth.com/nmsu)
- [www.4studenthealth.com/nmsu-exc](http://www.4studenthealth.com/nmsu-exc)
- [www.4studenthealth.com/nmsu-vs](http://www.4studenthealth.com/nmsu-vs)



## How to Enroll

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

If you are a visiting scholar, [visit www.4studenthealth.com](http://www.4studenthealth.com) to enroll online with a credit card.

International and exchange students can visit [www.4studenthealth.com](http://www.4studenthealth.com) to enroll your dependents online with a credit card. 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

You will receive an email from GeoBlue at the start of each semester/term notifying you to download your ID card. You may set up an account at [www.geobluestudents.com](http://www.geobluestudents.com) to access your ID card any time. If you need to seek medical treatment before you receive notice that your ID card is active, please contact Relation at **(800) 537-1777** to obtain your insurance ID number.

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



## What You Will Pay

- The cost of the insurance charge
- A \$100 deductible per policy year
- A \$20 copay after deductible when you go to a Blue Card PPO doctor's office (waived at the AHCW for full-time students)
- A \$35 copay after deductible when you go to a Blue Card PPO urgent care center when the AHCW is closed
- A \$100 copay after deductible when you visit a Blue Card PPO hospital
- A \$100 copay after deductible if you go to a Blue Card PPO emergency room (waived if you are admitted to the hospital)
- 0% of the cost of prescription medication at the AHCW; 20% of the cost of prescription medications outside of the AHCW (you must pay in full, then send a claim for 80% reimbursement unless filled at the AHCW)
- 10% coinsurance when you go to a Blue Card PPO provider
- 30% out-of-network coinsurance if you do not use a Blue Card PPO provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Member Guide)



## Where to Access Care

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

- **Aggie Health and Wellness Center**, for minor illness, injuries, medical concerns, or sick visits
- **TeleMD™** or **Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for illnesses or injuries when the AHWC or the doctor's office 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 doctors, specialists, and hospitals that accept this insurance plan. *Note: Sometimes it is also called “PPO” or “Preferred” network.* The network for this plan is **Blue Cross Blue Shield**, also known as “**Blue Card PPO**.”

If you use a Blue Card PPO provider, covered medical services are paid by the insurance company at 90% (after deductible and copay). If you use an out-of-network provider, meaning a provider who is not part of the Blue Card PPO network, covered medical expenses are paid at 70% (after deductible). *Copays are not included in what the insurance company pays.*

To find a Blue Card PPO provider:

1. Go to [www.geobluestudents.com](http://www.geobluestudents.com) and under “Find a Provider” select “**U.S. Providers**.”
2. Click **Choose a location and plan**.
3. Enter your address and city, or Zip code, click on address to confirm, then click **Yes, this is correct**.
4. Type in the code “**QHS**,” then click **Continue**.
5. Click on **Doctors by name**, **Doctors by specialty**, **Places by name**, or **Places by type**.
6. Enter your search criteria, then click .
7. Make your selection from the list, and call to make an appointment.

It is best to locate a Blue Card PPO doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Blue Card PPO Network** before you receive treatment.



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

- \$250,000 benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 90% (after copay and deductible) when you use a Blue Card PPO provider; or 70% when you use an out-of-network provider
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Immunizations (\$250 maximum)
- TB testing (\$250 maximum)
- Physical therapy, chiropractic care, acupuncture (20 visits maximum)
- An annual women's cervical cancer screening and a breast exam
- Pregnancy and maternity
- Prescriptions, covered at 100% at the AHCW; 80% of actual charge after deductible outside of the AHCW

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



## Campus Health Center

For general medical care, please visit the Aggie Health and Wellness Center (AHCW). The staff can treat many conditions or refer you to another doctor or specialist, if necessary.

Aggie Health and Wellness Center  
 Located on the corner of McFie and Breland Drive  
 Across the street from Zuhl Library  
**(575) 646-1512**  
[campus\\_health@nmsu.edu](mailto:campus_health@nmsu.edu)

### HOURS



Monday – Friday

8:00 a.m. – 5:00 p.m.  
 Closed 11:30 a.m. – 1:00 p.m.



## Healthcare at Your Fingertips

GeoBlue offers you the ability to obtain confidential access to your doctor via telephone or video call:

- Visit the  or  and download Global TeleMD™ from Advance Medical Health Care Management Services
- Create a profile
- Log in



## Doctor Visits

When you have a health care need, such as a sickness, injury, or other medical concern, schedule an appointment to see a doctor.

1. Use a Blue Card PPO doctor whenever possible. *Note: You are not required to see Blue Card PPO doctors; however, if you choose to see a doctor who is not a Blue Card PPO provider, you will have to pay 30% of charges.*
2. Call the doctor's office to make an appointment. Tell them you have **Blue Card PPO** insurance (part of the Blue Cross Blue Shield Preferred Provider Network).
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, doctor'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 doctor 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 doctor's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some Blue Card PPO urgent care centers close to campus:

- 1st Care Clinic  
3530 Foothills Road, Suite N  
Las Cruces, New Mexico 88011  
**(575) 532-6054**
- Covenant Clinics LLC Urgent Care  
3961 E. Lohman Avenue, Suite 33  
Las Cruces, New Mexico 88011  
**(575) 556-0200**



## 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

If your doctor prescribes a medication, you may fill it using any pharmacy, including the AHWC, CVS, Walgreens, and Walmart.

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- You will have to pay for prescriptions in full if filled outside of the AHWC.
- Download a prescription claim form at [www.4studenthealth.com](http://www.4studenthealth.com) under **Pharmacy** in the USE YOUR INSURANCE section and fill out the form completely.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 80% of the cost of the drug. Make copies of all receipts for your records before you mail them.



## Claims

After your visit, the doctor or provider will send a bill to the insurance company for the charges. The insurance company will review the doctor's statement and determine the payment for each itemized procedure. The insurance company will then send you an Explanation of Benefits. *This is not a bill.* It is a notification of what the insurance company will pay your doctor.

The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance. You must pay for any amount the insurance company does not cover. If you do not pay, it will affect your credit and possibly your visa status. *Note: Most charges are covered at 90% (after deductible) if you use a Blue Card PPO provider.*

In most cases, the provider will submit the claim for you.

If you are required to pay for services up front, you will need to complete a claim form in order to be reimbursed (paid back) by the insurance company.

Download a claim form from [www.4studenthealth.com](http://www.4studenthealth.com), and send the completed form with all bills and receipts for medical treatment to:

GeoBlue  
PO Box 21974  
Eagan, Minnesota 55121

Fill out the form completely so that your claim will be processed promptly. **Keep copies of all the documents you submit.** To check the status of a claim you submitted, contact GeoBlue at **(844) 268-2686**.



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


When traveling outside the U.S., only emergency medical care is covered.

All medical bills, receipts, and other information should be sent to the claims department address.



## Optional Practical Training

You are still eligible for the insurance coverage offered through your school. Enroll online by visiting [www.4studenthealth.com/nmsu](http://www.4studenthealth.com/nmsu). 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/nmsu](http://www.4studenthealth.com/nmsu)



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**EDUCATION SOLUTIONS**

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