Why do I need medical insurance?

- CSU requires that you have insurance
- Insurance helps pay for your medical bills
- The US government will not help non-citizens with medical bills
- You must purchase insurance before you get sick
- Medical care is one of the fastest rising expenses in the US and is more expensive than in any other country
Average medical costs in the USA

- Hospital room & board, doctor fees = $2,500/day
- One day in an Intensive Care Unit (ICU) = $10,000
- Hospital Emergency Room (ER) = $750
- Treating a broken arm = $4,000
## Cost, Coverage Dates and Deadlines

<table>
<thead>
<tr>
<th></th>
<th>Spring/Summer 1/1/14-8/1/14</th>
<th>Summer 6/1/14-8/1/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student 24 &amp; under*</td>
<td>$726</td>
<td>$324</td>
</tr>
<tr>
<td>Student 25-30*</td>
<td>$958</td>
<td>$428</td>
</tr>
<tr>
<td>Student 31-40*</td>
<td>$1,127</td>
<td>$494</td>
</tr>
<tr>
<td>Student 41-49*</td>
<td>$1,309</td>
<td>$580</td>
</tr>
<tr>
<td>Student 50 &amp; over*</td>
<td>$1,425</td>
<td>$635</td>
</tr>
<tr>
<td>Spouse**</td>
<td>$2,832</td>
<td>$1,239</td>
</tr>
<tr>
<td>Per Child 0-25</td>
<td>$1,413</td>
<td>$623</td>
</tr>
</tbody>
</table>

*Premium is calculated based upon the age of the Covered Person on the date the insurance becomes effective.

Premium includes administrative services

** Dependent coverage is in addition to student coverage

Premiums will not be pro-rated if the student enrolls after the first date of coverage for which he or she is apply.
## Benefit summary

<table>
<thead>
<tr>
<th>Summary of Benefits</th>
<th>PPO/Non-PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max Benefit</td>
<td>$500,000 per insured person/benefit year</td>
</tr>
<tr>
<td>Deductible School Plan Year</td>
<td>$100</td>
</tr>
<tr>
<td>Your co-insurance</td>
<td>0% PPO</td>
</tr>
<tr>
<td></td>
<td>25% Non-PPO</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>0% at SHC only</td>
</tr>
<tr>
<td></td>
<td>50% Outside of SHC</td>
</tr>
<tr>
<td>Office visit co-pay</td>
<td>$25 PPO</td>
</tr>
<tr>
<td></td>
<td>25% Non-PPO + $20 copay</td>
</tr>
</tbody>
</table>
Buying Insurance

- What if I have other insurance or don’t want the school sponsored plan?
  - Online – [studentinsurance.wellsfargo.com](http://studentinsurance.wellsfargo.com)
    - Select your University from the drop-down menu
    - Follow enrollment instructions
  - By Phone
    - Call Wells Fargo Insurance Services at 800-853-5899
After you buy insurance

- Permanent medical ID card is mailed within 3 weeks
- Carry the ID card with you at ALL times
- Show the ID card whenever you receive medical treatment
How do I use it?

1. 24/7 NurseLine (free advice) 1-800-977-0027
2. Visit the Student Health Center
3. Locate Anthem Blue Cross Provider for off campus treatment
4. Verify Provider is still participating, Make an appointment
5. Present ID card to the Provider
6. Receive response (EOB) from Anthem Blue Cross within 4-6 weeks
After medical treatment

- Some doctors bill direct and others require you to pay

- Send medical bills and/or detailed receipts with a completed claim for to Anthem Blue Cross. Claim forms are located at studentinsurance.wellsfargo.com

- If you do not receive a response after 4-6 weeks, contact the Anthem Claims Department
Frequently Asked Questions

Q: If I purchase after the 1/1 start date can I pay less?
A: No. Coverage is only sold for specific terms and cost

Q: Can I get a refund or cancel?
A: Refund requests are considered only if you withdraw from school within 45 days or enter the Army. No exceptions.

Q: Is there Dental or Vision coverage?
A: Separate Dental and vision coverage is available, contact Wells Fargo Insurance Services for more information
Frequently Asked Questions

Q: Is medical evacuation & repatriation covered?
A: Yes it is included in the plan and provided by OnCall

Q: Are there any other conditions that are not covered?
A: Yes. Read the exclusions/limitations in brochure
Who can I contact?

- Call **Anthem Blue Cross at 1-800-888-2108**
  - Check on the status of your bill
  - Did not receive your medical ID card
  - Have a question regarding your benefits or claims

- Call **Wells Fargo at 1-800-853-5899**
  - To change your address
  - To buy insurance for yourself or dependents