MiraCosta College - International Students

2012-2013 School Year
International Accident & Sickness Insurance Information

WHEN YOU NEED TO SEEK MEDICAL ATTENTION FOLLOW THE STEPS BELOW:

- Go to the Campus Health Center first.
- If the Health Center cannot treat you, refer to our website @ www.studentinsuranceusa.com to locate a Medical Provider in the PPO Network (refer to step 2 below). You may be referred to one of the designated medical facilities below by the Health Center.

BEFORE MAKING AN APPOINTMENT OR BEFORE YOU ARE REFERRED OUT, ALWAYS CHECK WITH THE DOCTOR, FACILITY, LAB OR X-RAY FACILITY THAT THEY ARE CONTRACTED WITH UNITED HEALTHCARE OPTIONS PPO.

- You must tell the doctor to mail all medical (HCFA-1500 form) and hospital (UB 92 form) bills along with your: name, address, social security number or school I.D. number and the name of your college to the claims address below.
- A CLAIM FORM IS NOT REQUIRED FOR FILING A CLAIM.

IF THE HEALTH CENTER IS CLOSED:

1. Call our office.
2. Locate a PPO Medical Provider at: www.studentinsuranceusa.com, click on INTERNATIONAL PLANS, click on the State of CALIFORNIA, select your school, then click on FIND A DOCTOR.
3. Tell the doctor’s office or Hospital to send all medical bills (HCFA-1500 form/UB 92 form) to:

   **PLEASE NOTE: WAIVERS MAY NOT BE ACCEPTED BY ALL PROVIDERS AND YOU MAY HAVE TO PAY YOUR $25 CO-PAY AT THE TIME OF SERVICE. PLEASE CONTACT OUR OFFICE IF YOU HAVE ANY QUESTIONS.**

DESIGNATED MEDICAL FACILITIES:

<table>
<thead>
<tr>
<th>DOCTORS EXPRESS OF OCEANSIDE</th>
<th>CASSIDY MEDICAL GROUP</th>
<th>LA COSTA URGENT CARE</th>
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<tbody>
<tr>
<td>4171 Oceanside Blvd STE 109</td>
<td>145 Thunder Drive</td>
<td>6971 El Camino Real</td>
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<tr>
<td>Oceanside, CA 92056</td>
<td>Vista, CA 92083</td>
<td>Carlsbad, CA 92009</td>
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<tr>
<td>(760) 216-6253</td>
<td>(760) 630-5487/Urgent Care # (760) 941-9002</td>
<td>(760) 603-3221</td>
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<tr>
<td><strong>Hours:</strong> M-Sun 8am – 8pm</td>
<td><strong>M-F 7:30am – 5pm BY APPT ONLY</strong></td>
<td><strong>M-F: 9am – 8pm</strong></td>
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<tr>
<td><strong>UREGNT CARE:</strong> M-F: 5pm-9pm</td>
<td><strong>Urgent Care Hours:</strong> M-F: 5pm – 9pm</td>
<td><strong>SAT/SUN: 10am – 3pm</strong></td>
</tr>
<tr>
<td>Sat &amp; SUN: 10am-4pm</td>
<td><strong>SAT: 9am – 5pm / SUN: 10am – 4pm</strong></td>
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- Be sure to file claims within 30 days of injury or first treatment for a Sickness. Bills must be received by the Company within 90 days of service. Bills submitted after one year will not be considered for payment.
- Please make copies of all documents for your records.

Policy #2012-200473-4
IMPORTANT DEFINITIONS:

In-Network

Doctors, Hospitals and other health care providers who have contracted to provide specific medical care at negotiated prices.

Out of Network

Doctors, Hospitals and other health care providers who have not agreed to any prearranged fee schedule. Insured Person may incur significant out-of-pocket expenses with these providers. Charges that exceed insurance payment are the Insured's responsibility.

Medical Emergency

A sudden, serious and unexpected sickness or injury. If absence of immediate medical attention, a reasonable person could believe that these conditions would result in serious impairment of bodily functions or death. If the emergency room doctor states your visit is a non-emergency, the insurance company may not pay your bills.

Deductible

This is the amount of money you will have to pay toward a medical bill before the insurance company pays.

Co-Pay

Is the specific dollar amount which you must pay to a provider or pharmacy at the time of service.

Pre-Existing Conditions

Any condition for which medical advice, diagnosis care or treatment, including the use of Prescription Drugs is recommended or received from a Physician within 6 months immediately prior to the Insured Effective Date under the policy.

Preventive Care

A remedy that prevents or slows the course of an illness or disease. Any routine physical examinations or routine testing; screening exams or testing in the absence of an injury or sickness.