2022–2023

USING YOUR INSURANCE

BOISE STATE UNIVERSITY
INTERNATIONAL STUDENT INSURANCE PLAN
www.4studenthealth.com/boisestate-intl
How to Enroll

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

Visit [www.4studenthealth.com/boisestate-intl](http://www.4studenthealth.com/boisestate-intl) 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

Once you receive a welcome email from Cigna, you can download your insurance ID card. Visit [www.cignaenvoy.com](http://www.cignaenvoy.com) to set up an account.

You can also download the Cigna Envoy Mobile App, which gives you instant access to your benefits, ID card, and much more.

If you need to seek 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, doctor’s office, urgent care, or hospital.

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.

- **Campus health center**, for minor illness or injuries
- **Doctor’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 that accept this insurance plan. Note: Sometimes it is also called “OAP” or “Preferred” network. The network for this plan is Cigna Open Access Plus (OAP).

If you use a Cigna provider, covered medical services are paid by the insurance company at 90%. If you use an out-of-network provider, covered medical expenses are paid at 70%. Copays and Deductibles are not included in what the insurance company pays.
What You Will Pay

- The cost of your insurance which is billed to you by Boise State University
- A $200 deductible per individual, and a $600 deductible per family, per Policy Year when you visit Cigna OAP providers
- 10% coinsurance when you go to Cigna OAP providers
- A $25 copay when you go to a Cigna OAP doctor’s office
- A $25 copay when you go to a Cigna OAP urgent care center when the campus health center or doctor’s office is closed
- A $200 copay if you go to an emergency room (copay waived if you are admitted to the hospital)
- A $15 copay for generic medications and a $50 copay for preferred and non-preferred medications (oral contraceptives covered at 100%)
- 30% out-of-network coinsurance if you do not use a Cigna OAP provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Certificate Booklet)

Note, there are no copays for services received at the SHC.

Find a Cigna Global Health Benefits® Doctor or Facility

2. Enter your Address, City, or Zip.
3. Select Doctor by Type, Doctor by Name or Health Facilities.
4. If you do not have your Login Information, Continue as guest.
5. Select Continue.
7. Select a provider from the list.

It is best to locate a Cigna OAP doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the Cigna OAP Network before you receive treatment.
What’s Covered
(Treatment must be Medically Necessary)

- Unlimited benefit lifetime maximum for all eligible medical expenses
- Doctor visits
- Emergency and urgent care
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy
- Chiropractic care and acupuncture (20 visits maximum)
- Maternity and prenatal care
- Prescription drugs

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

Campus Health Center

For general medical care, please visit University Health Services. The staff can treat many conditions or refer you to another physician or specialist, if necessary.

University Health Services
Norco Building, 2nd Floor
(208) 426-1459
healthservices@boisestate.edu

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<th>HOURS</th>
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<td>Monday, Tuesday, Thursday, Friday</td>
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<td>Wednesday</td>
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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 Cigna OAP doctor whenever possible. Note: You are not required to see Cigna OAP doctors; however, if you choose to see a doctor who is not a Cigna OAP provider, you will have to pay 30% of charges (after copays and deductibles).

2. Call the doctor’s office to make an appointment. Tell them you have Cigna OAP 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, 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 Cigna OAP urgent care centers close to campus:

- Urgent Care at St. Luke’s Clinic
  701 E Parkcenter Blvd
  Boise, ID 83706
  (208) 381-6500

- Saint Alphonsus Urgent Care at Bown Crossing Urgent Clinic
  2141 E Park Center Blvd
  Boise, ID 83706
  (208) 302-5050

- Primary Health Medical Group
  1907 S Broadway Ave
  Boise, ID 83706
  (208) 345-1222
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) 835-3784.

Points to consider:
- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- You will pay the applicable copay.
- When you use an out-of-network pharmacy, must be pay for the prescription in full, then submit a claim for reimbursement.
Claims

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/boisestate-intl 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 related to your claim (i.e., X-rays, lab charges, etc.).
5. Submit your claim online at www.cignaenvoy.com or mail to Cigna at the address below.

Cigna Global Health Benefits®
PO Box 15050
Wilmington, DE 19850-5050

Keep copies of all the documents you submit.

To check the status of a claim you submitted, contact Cigna at (800) 441-2668, outside the U.S. at 1+(302) 797-3100, or visit www.cignaenvoy.com.

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

International coverage is 90% of the Reimbursement Amount (after copays and deductibles) outside of the U.S.

All medical bills, receipts, and other information should be sent to the claims department address.
Please contact us if you have any questions about this Plan. We are happy to assist you!

(800) 537-1777

clientservices@relationinsurance.com

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