



# Monterey Institute of International Studies

*A Graduate School of Middlebury College*

**PPO STUDENT HEALTH INSURANCE PLAN WITH  
ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY  
- SUMMARY FOR THE 2011-2012 ACADEMIC YEAR -**

**STUDENTS MUST EITHER ENROLL IN OUR STUDENT INSURANCE PLAN *OR* WAIVE OUT OF OUR PLAN EACH SEMESTER. YOU MUST COMPLETE YOUR INSURANCE ENROLLMENT FORM *OR* INSURANCE WAIVER FORM ONLINE BEFORE 4PM ON THE FIRST DAY OF CLASSES EACH SEMESTER.**

To ***ENROLL*** in or ***WAIVE*** out of our Plan go to <https://studentinsurance.wellsfargo.com> and click on “Find your school’s plans”, then search for the Monterey Institute of International Studies.

**DISCLAIMER:** This summary is provided as a courtesy to Monterey Institute students and is not meant to replace or override the terms and conditions detailed in the insurance policy brochure. Please refer to the policy brochure to verify medical coverage and eligibility and for more detailed information.

### **INSURANCE POLICY TERMS AND COST**

▪ Annual	August 29, 2011 – August 29, 2012 *(\$1,725)
▪ Fall	August 29, 2011 – January 29, 2012* (\$748)
▪ Spring/Summer I (new students)	January 1, 2012 – August 29, 2012* (\$1,118)
▪ Spring/Summer II (renewing students)	January 29, 2012 – August 29, 2012* (\$978)
▪ Summer (summer program students only)	June 1, 2012 – August 29, 2012* (\$421)

*\*Expiration dates as outlined above mean that you will **NOT** have coverage beginning that final day. Your coverage will expire at midnight on January 28, 2012 and August 28, 2012.*

**ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY PPO PROVIDERS:** Anthem Blue Cross Life and Health Insurance Company contracted doctors, labs and hospitals are “PPO Providers.” PPO providers agree to accept a “contracted” rate for medical treatments as payment-in-full, so you will pay 20% of a lower, fixed price for each procedure. Those not contracted with Anthem Blue Cross are “Non-PPO.” You may search for PPO providers at [www.anthem.com/ca](http://www.anthem.com/ca). Refer to page three of the insurance policy booklet for instructions on how to find a provider online. You can also call toll-free 1.800.888.2108. We recommend contacting your provider’s billing office to verify that they are still part of the Anthem Blue Cross network prior to scheduling an appointment.

**DEDUCTIBLE:** There is a \$500 deductible per policy year (August 29, 2011 – August 29, 2012). The deductible per policy year for families (students with dependents) is \$1,500. A deductible means that **you must pay out-of-pocket for the first \$500 (or \$1,500) of medical expenses**. Prescriptions do not apply toward the deductible. Students with initial enrollment midway through the policy year (i.e., in Spring or Summer) must still meet their deductible, as it is based on a policy year vs. a calendar year.

**PRE-EXISTING CONDITIONS:** Pre-existing conditions are not covered for the first six months without evidence of previous credible coverage for the period immediately preceding the effective date of coverage under this plan. Refer to page 9 of the policy brochure for more information.

**CO-PAYMENT FOR PHYSICIAN VISITS:** The PPO Provider co-payment is \$35. Please check the insurance brochure for more detailed information on additional co-payments and charges for medical services as they vary depending on services.

**ANNUAL OUT-OF-POCKET MAXIMUM:** The Policy Year Out-of-Pocket Maximum is \$5,000 per insured person/per year.

**INSURANCE COVERAGE MAXIMUMS:** The Aggregate Lifetime Maximum Benefit is \$51,000 per insured person/per year. Please note that J-1 Visa Holders have a \$51,000 maximum benefit per illness or injury minimum.

**NURSE ADVICE LINE:** This is a helpful way to get professional medical advice and could save you the cost of unnecessary trips to a doctor. It is a toll-free phone number - **1.800.977.0027** - and available 24-hours.

**EMERGENCIES AND URGENT CARE:** In case of a medical emergency, the Anthem Blue Cross PPO provider hospital is Community Hospital of the Monterey Peninsula (“CHOMP” is located at 23625 Holman Highway in Monterey; Phone 831.624.5311). The other Anthem Blue Cross PPO provider hospital is Salinas Valley Memorial (located at 450 E. Romie Lane in Salinas; Phone: 831-757-4333). **Do not use a hospital Emergency Room for routine medical care; the insurance company has no obligation to cover the fees if your visit was not for a true “emergency.”** For minor “after hours” illnesses or accidents (not life-threatening), go to a “walk-in clinic” instead of an emergency room. The nearest PPO provider “extended-hour, walk-in” clinic is Monterey Bay Urgent Care (245 Washington, Monterey; Phone 831.372.2273).

**USE OUTSIDE OF THE MONTEREY AREA:** The insurance is in effect in the USA. Plan coverage is available to students outside the USA **only** if they are engaged in practical training, internships or other school-related activities. For personal travel outside the USA, coverage is limited to emergency or urgent care only. International students will have no coverage in their home countries. Anthem Blue Cross Providers may not be available in all geographic areas at the PPO rate. Be prepared to pay out-of-pocket for medical expenses and then submit claim forms and receipts directly to Anthem Blue Cross for reimbursement. **Please note that when abroad, you will also need to provide currency conversions and translations of medical documents. Scholastic Emergency Services, Inc. can assist with translations.**

**INSURANCE/PRESCRIPTION ID CARDS AND POLICY BROCHURE:** You will be able to print out your temporary insurance card when you enroll online. The insurance policy brochure is online at: [www.miis.edu/student-life/student-services/health-insurance](http://www.miis.edu/student-life/student-services/health-insurance) or <https://studentinsurance.wellsfargo.com> (click on “Find your school’s plans”, then search for the Monterey Institute of International Studies). In the unlikely event that a medical provider needs to verify coverage while you are using the temporary card, please contact Wells Fargo of California Insurance Services, Inc. Student Insurance Division at: 800.853.5899. Permanent insurance cards will be mailed to the local address that you provide when you submit your enrollment form, approximately three weeks after initial enrollment (**once per policy year**). The permanent card should be submitted for medical and prescription needs. If you do not receive your permanent card in a timely manner, please contact Wells Fargo Student Insurance directly at: 800.853.5899.

**CLAIM FORMS:** Usually, all health care providers will bill Anthem Blue Cross directly for services so you do not need to file a claim form. However, if a health care provider sends you the bill directly, you will need to file a claim form. Claim forms are available online at: [www.anthem.com/ca](http://www.anthem.com/ca) (go to “Member Services”).

**PRESCRIPTION COVERAGE - \$1,000 policy year maximum:** Participating pharmacies retail co-payments are: \$20 generic drug and \$40 brand drug. You can find the participating pharmacies at the following website: [www.anthem.com/ca](http://www.anthem.com/ca) or call: 1.800.700.2541.

**DEPENDENT COVERAGE - \$296 per month for spouse; \$171 per month for child:** Your dependents must be enrolled directly with Wells Fargo of California Insurance Services, Inc. Student Insurance Division when you enroll or within 31 days of specific qualifying life events (see page 2 in the policy brochure). Dependent’s coverage is for the same duration of the student’s coverage. **Dependent coverage is sold in policy terms not months.** Contact Wells Fargo of California Insurance Services, Inc. Student Insurance Division directly at 800.853.5899 for more information on dependent coverage.

**MEMBER DISCOUNTS:** Anthem Blue Cross provides discounts through their “Healthy Extensions” program. For information on the various discounts, go to [www.anthem.com/ca](http://www.anthem.com/ca), click on “Healthy Living,” then “HealthyExtensions.”

**GLOBAL EMERGENCY TRAVEL ASSISTANCE:** Global Emergency Assistance, Medical Evacuation, and Repatriation are provided by Scholastic Emergency Services, Inc. Please refer to the policy brochure for more details or call: 1.800.872.1414 email: [www.assistamerica.com](http://www.assistamerica.com).

**DENTAL COVERAGE IS AN OPTIONAL COMPONENT OF THE PLAN.** The dental plan is an optional stand-alone plan. This means that a student does not need to be enrolled in the student health insurance plan to enroll in the dental plan. In addition, dental coverage is available to students only, not dependents. Also, students **must** enroll in the dental plan directly with Wells Fargo of California Insurance Services, Inc. Student Insurance Division. Information on dental coverage can be found on page 14 in the policy booklet. The cost per dental insurance term is \$165 (\$330 for the annual cost).