Western University of Health Sciences

Student Health Insurance Plan (SHIP)
2013/2014 Plan Year
How do I obtain my insurance card?

• Students who enroll in the student health insurance plan (SHIP) can download their card on Ascension’s website at: www.4studenthealth.com/westernu.

• Once there, click on the link located under the ‘ID Card’ section as shown below:
Insurance Card, Continued

• You’ll then need to enter your Last Name, Student ID. and your date of birth, then click on the ‘Login’ button to access your card.
Which doctors/providers can I see?

- Let’s start with a question first. Do you live within a 25 mile-radius of the Patient Care Center (PCC) in Pomona, California?
  - If **yes**, you’ll need to obtain care at the Patient Care Center (PCC) first. If the type of care needed is not offered at the PCC, you will be referred to a non-PCC provider. **If you do not obtain a referral from the PCC before going to a non-PCC provider, your medical expenses will not be paid by the plan.**
  - If **no**, you can obtain care at any provider; however, to maximize your benefit, you’ll want to use a provider that is part of the First Health Network.
I live within 25-miles of the Pomona campus...

As stated previously, because you live within a 25-mile radius of the Pomona campus, you are required to obtain services from the Patient Care Center (PCC) unless you meet the following criteria:

- It’s an emergency (follow-up care must be obtained at the PCC);
- The PCC is closed;
- You are on break from classes and outside of the 25-mile radius;
- You are no longer actively enrolled at the University (i.e. you are on a Leave of Absence);
- You are obtaining maternity care services;
- You are obtaining annual routine gynecological/obstetrical services; or
- You are obtaining services from a mental health provider.
How do I make an appointment at the PCC?

- The Patient Care Center is located at:
  - 795 E 2nd Street, Pomona, California, 91766 (directly next to the Health Education Center (HEC)).

- Hours of operation are:
  - Monday-Friday, 8:00 a.m. to 5:00 p.m.

- Appointments:
  - To make an appointment, call: 909-706-3900
I live outside of the 25-mile radius...

• If you are outside of the 25-mile radius of the PCC, you’ll want to select a provider that is within the First Health Network. If your provider is part of the First Health Network, your coverage is greater than if your provider is not part of the First Health Network. You can search for providers at www.myfirsthealth.com.

• For co-pay and coverage amounts, please view the Plan Brochure at www.4studenthealth.com/westernu.
Emergency Room vs. Urgent Care

• In the case of an emergency, call 911 or go to the nearest emergency room (ER).

• If the PCC or your doctor’s office is closed and you need immediate care, but the illness or injury is NOT life-threatening, you should try to visit a PPO urgent care center instead of a hospital emergency room.

• For a list of PPO urgent care providers, please call 1-800-226-5116 or visit www.myfirsthealth.com.
Copays and Deductibles

• The maximum benefit under the School Sponsored Health Insurance Plan is $500,000 per policy year for all conditions combined.

• The deductible for this plan is $250.00 per policy year.

• The copay for an office visit is $20.00 per visit.

• Prescriptions copays are:
  • $15.00 Generic
  • $25.00 Formulary Brand Name

• For additional information on the coverage levels under this plan, please view the plan brochure at www.4studenthealth.com/westernu.
Prescription Coverage

• Prescriptions must be filled at an Express Scripts pharmacy or they will not be covered by the school sponsored insurance plan. The PCC pharmacy is an Express Scripts pharmacy. Other Express Script pharmacies include CVS, Vons, Albertson’s, Rite Aid, Target, and Walmart.

• To locate an Express Scripts pharmacy, call 1-800-447-9638 or visit www.express-scripts.com.

• For copay and coverage amounts, please view the Plan Brochure at www.4studenthealth.com/westernu.
Submitting Claims

- When you visit a provider, be sure to have your insurance card with you.

- You will be charged the required copay at the time of service, so be sure to bring cash or a credit/debit card with you. In addition, if you receive treatment, you will be charged the deductible first before the insurer will begin paying benefits. The deductible for this plan is $250.00 per policy year.

- After you received treatment at a PPO provider, the provider may submit the charges directly to the claims administrator for you. In this case, you will receive an Explanation of Benefits indicating what the insurance covered, and then the provider will bill you for any remaining charges.
Submitting Claims, Continued

• If the provider does not submit the charges directly or if you visit a non-PPO provider, you will be responsible for filing a claim. You can locate the claim form at www.4studenthealth.com/westernu.edu. Please be sure to keep a copy of all documents submitted for claims.

• For questions regarding the status of your claim, please contact:
  • Personal Insurance Administrators, Inc. at 1-800-468-4343
  • Monday – Friday, 8:00 a.m. to 5:00 p.m. (4:00 p.m. on Friday) PST
Additional Questions

• For questions regarding enrollment in the school sponsored plan, please contact the Registrar’s Office at 909-469-5491 or at registrar@westernu.edu or Debbie Harvey at 909-469-5343 or dharvey@westernu.edu.

• For questions regarding your plan benefits, please call Personal Insurance Administrators, Inc. at 1-800-468-4343.