

In Case of illness...



1) For a referral to a Hygeia affiliated provider, please go to the website www.compassbenefit.com/ggu or call the Claims Assistance line at **800-683-1427**



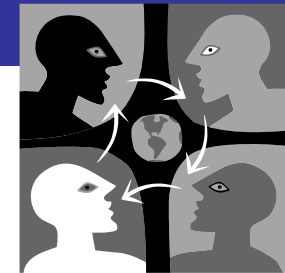
2) Present your Compassbenefit ID-Card to the provider.



3) Complete one claim form for each new injury/sickness and mail it together with the original itemized bill.

All Coverage and Benefits are in U.S. Dollar Amounts	
Accident and Sickness Medical Maximums Lifetime	\$100,000
Deductible per policy year	\$150
Emergency Room Co-pay	\$50 per visit
Coinsurance	80% to plan maximum for treatment received by a preferred provider. 60% to plan maximum for treatment not received by a preferred provider.
Out of Pocket Maximum – per policy year	\$2,500
Benefit Period	Covered Expenses incurred during the Period of Coverage
Extension of Coverage	Up to a max of 30 days
Maternity	Covered as any other sickness
Mental Illness	Inpatient: \$5,000 to a maximum of 30 days Outpatient: up to 30 days of coverage, payable up to \$1,000
Dental (emergency)	\$100 per tooth to a maximum of \$500
Accidental Death & Dismemberment	\$10,000
Emergency Medical Evacuation	\$50,000
Return of Mortal Remains/Cremation	\$25,000
Emergency Reunion	\$5,000
Home Country Coverage	
Incidental Trip to the Home Country	Up to \$1,000 – 30 days per 12 months of coverage

International Student Health Plan



International Student Health Insurance
Plan Information Pamphlet
www.compassbenefit.com/ggu

GOLDEN GATE UNIVERSITY

Should I go to
the **emergency room** or an **urgent care center**?

➤ **When to use an urgent care center**

For non-emergency conditions, make an appointment with your doctor or go to an urgent care center. Here's a list of ailments that could be treated at a doctor's office or an urgent care center:

- Twisted or sprained ankle
- Cough, cold, sore throat
- Minor skin rash
- Animal bites
- Fever or flu symptoms
- Allergic reactions
- Ear infection
- Minor burns or injuries
- Cuts, bumps, and sprains
- Mild asthma
- General wound care

➤ **When to use the emergency room**

If you're facing a serious situation — stroke, heart attack, severe bleeding, head injury or other major trauma — go straight to the nearest ER. Don't take a chance with anything life-threatening. The ER is the best place for these and other critical conditions, including:

- Sudden dizziness, weakness, or loss of coordination or balance
- Deep cuts or bleeding that won't stop
- Sudden blurred vision or loss of vision
- Loss of consciousness
- Severe abdominal pain

➤ Remember, it's a good idea to check out your options before you need medical services. If you can visit your doctor or an urgent care center, you could save time and money. It's all a matter of knowing what's right for your situation.

The Hygeia Network:

Here is a list of Urgent Care Facilities that are near GGU and will accept the GGU International Student Health Care Plan. For a complete list of Doctors, Urgent Care Facilities and Hospitals visit <http://partnertools.hygeia.net/compassbg>

URGENT CARE FACILITY	SPECIALTIES
<u>CHW HEALTH CENTER AT PAC BELL PARK</u> 24 WILLIE MAYS PLZ SAN FRANCISCO, CA 94107 Tel: (415) 972-2249	URGENT CARE CLINIC
<u>PRIMARY HEALTH CARE ASSOC</u> 1580 VALENCIA ST SAN FRANCISCO, CA 94110 Tel: (415) 821-9393	URGENT CARE CLINIC – By Appointment Only
<u>US HEALTHWORKS MED GRP OF CA</u> 2850 SEVENTH ST BERKELEY, CA 94710 Tel: (510) 845-5170	URGENT CARE CLINIC
<u>PRIMARY HEALTH CARE ASSOC</u> 901 CAMPUS DR DALY CITY, CA 94015 Tel: (650) 991-1842	URGENT CARE CLINIC

Dependants:

Currently, the Compass Benefit plan is only available to GGU students. To find the best health insurance coverage for your spouse, children or other dependants Compass Benefit has given us these 3 links that offer a total of 7 options:

1- Specialty Risk

Phone: 1-800-335-0611

Web address:

http://www.specialtyrisk.com/travel_medical.htm

2- Major Medical Travel Policies

Phone: 1-800-487-4722

Web address:

<http://www.insuremytrip.com/majormedapps-1000-0-0-43.html>

3- Gateway USA

Phone: 1-800-282-4495

Web address:

http://www.gatewayplans.com/gw_usa.cfm

