

Santa Barbara City College

2024-2025
Student Health
Insurance Plan



Welcome!

Why is medical insurance important in the United States?

- Medical care is EXPENSIVE!
 - ✓ Average cost of emergency room visit nationwide – **\$2,168**
 - ✓ Typical ambulance ride – **\$600 - \$1,200**
 - ✓ Average cost of doctor visit – **\$228**
- Medical insurance offers vital financial protection
- Your school offers HIGH QUALITY medical coverage that is AFFORDABLE!



Your Insurance Team

Academic HealthPlans

Academic HealthPlans (AHP) is your plan administrator.

We provide the following services:

- Website
- Plan Materials
- Enrollment Questions
- Billing
- On-campus Support
- Contact us at (855) 684-3018

GeoBlue

GeoBlue is your insurance carrier.

GeoBlue uses the Blue Cross Blue Shield PPO provider network and provides the following services:

- Claims Administration
- Claims Customer Service
- Distribution of ID Cards
- Access to a Large Network of Providers

(844) 268-2686

<https://sbcc.myahpcare.com/>

AHP University

Home Benefits Enhanced Products Enroll/Cost Opt-Out Get Help ▾

2021-2022

AHP University

Welcome to My AHP Care! Your one stop to find information about the insurance your school provides.

[Explore the Plan](#) [Begin Enrollment](#)

Already Enrolled?

[Access my Account](#)

- Benefits**
Click Here for plan details
- Enroll/Cost**
Click Here for plan costs and to enroll dependents in the plan
- Opt-Out**
Click Here to opt-out of the plan
- Find a Provider**
Click Here to find a provider
- Additional Resources**
Click Here to access account information, ID card and COVID-19 resources
- Claims**
Click Here to submit a claim
- Contact Information**
Click Here for contact information
- 21-22 Plan Year**
Click Here for 21-22 plan year information

Insurance ID Card

- You will receive a welcome email from GeoBlue confirming your enrollment. Upon receipt, you can register at www.geobluestudents.com Once registered you can download your insurance ID card.
- You can also download the GeoBlue Mobile App, which gives you instant access to your benefits, ID card, and much more.
- **Always carry your ID card with you!** You will need your card when you visit the campus health center, doctor's office, urgent care, or hospital/emergency room.

Choosing Where to Go for Care



Student Health Center

Visit the student health center as your first stop for care.



Primary Care Physician or Specialist

For preventive care, behavioral health conditions, or more pressing medical conditions than a minor issue please see your primary care physician or a specialist.



Urgent Care Center

Same day services that can handle a variety of medical problems that need to be treated right away but are not considered life threatening.



Emergency Room

Only for medical conditions that are considered emergencies because they can require rapid or advanced treatments (such as surgery) that are only available in a hospital setting.

What Does “In-Network” Mean and Why Does It Matter?



In-network means providers such as doctors, specialists, and hospitals that have a financial contract with this insurance plan. (Note: Sometimes in-network is also called “PPO” or “Preferred” network.) The network for this plan is **Blue Cross Blue Shield PPO**.



Always check with the doctor or medical facility directly to confirm that they are still a member of the **Blue Cross Blue Shield PPO** network before you receive treatment.



It is best to locate an in-network doctor, urgent care center, and emergency room near you before you get sick.



By using contracted PPO providers, the provider cannot “balance bill” you for any amount over what the insurance approves.

How to find a Blue Cross Blue Shield Contracted Doctor

- Download the GeoBlue Mobile app or visit www.geobluestudents.com
- Select “**Provider Finder**” in the GeoBlue mobile app or visit the “**Find a Provider**” section in the lower right corner of home page and select “**U.S. Providers**”
- Choose a location to search (zip code or city). Enter the Prefix **QHS**
- The you may select doctor by name, specialty or facility and search the provider list
- Call and make an appointment

Find a Provider

Search thousands of healthcare providers.

[U.S. Providers »](#)

Hear from our global
healthcare providers

Watch now 

Your Benefits

	Blue Cross Blue Shield PPO Provider You Will Pay:	Out-of-Network Provider You will Pay At Least:
Yearly Benefit Maximum	\$500,000	
Annual Deductible	\$0	
Office Visit/Specialist Visit	\$20 copay	20%
Urgent Care	\$20 copay	20%
Emergency Room Visit	\$100 copay	20%
Inpatient Hospital Visit	\$50 copay	20%
Out –of-Pocket Maximum	\$2,500 per person, per Policy Year	

Using out-of-network providers will cost you more money! Coinsurance is payable for Usual and Customary (U&C) Charges, the most common charge for similar services within the area in which the charge is incurred. Some out-of-network providers charge more than U&C and you will be responsible for these excess amounts over the listed coinsurance and deductible.

This is an Illness and Injury plan – all care must be the result of an injury or illness – general routine well care is not covered except noted below.

Other Services Provided

- Maternity
- Annual Women's Cervical Screening and Breast exam
- Ambulance
- Lab & X-Ray
- Physical Therapy, Chiropractic Care and Acupuncture – 20 visit maximum per year
- Medical Evacuation & Repatriation through Academic Emergency Services



Prescription Drugs

Use only contracted Universal RX pharmacies: CVS, Rite Aid, and Costco may be convenient options!

ALWAYS ask for the generic form of the drug, if available.

- ❑ 80% reimbursement for pharmacies away from campus
- ❑ Check out www.goodrx.com for discount coupons!

AcademicLiveCare (ALC)

Virtual visits 24/7 from a smart phone, computer or other mobile device

- Urgent care, psychiatry, therapy, and nutrition services
- Immediate access to urgent care
- Easy to schedule behavioral health visits
- \$0 copay

Visit academiclivecare.com to get started.

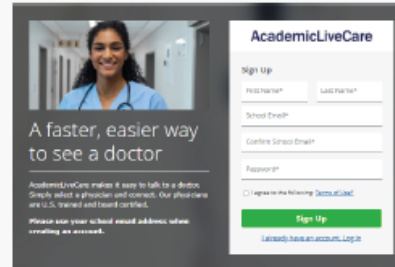


How to Sign Up

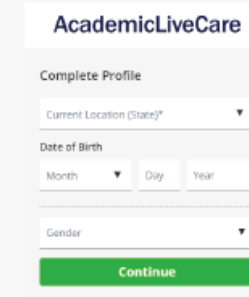
This is for students and dependents enrolled in the medical plan.
ALC Coupon Code:
ALCSBCC



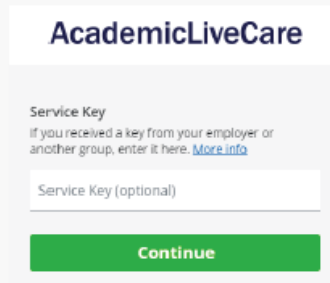
1 Visit academiclivecare.com, click 'Get Connected' and then 'Visit AcademicLiveCare' in the pop-up window.



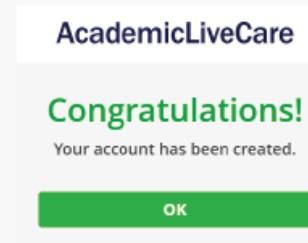
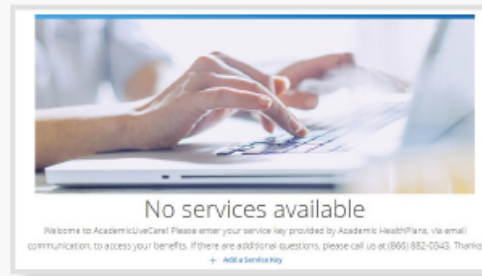
2 Sign Up for AcademicLiveCare using your school email address or Log In if you already have an account.



3 Complete your profile.



4 When prompted to enter a Service Key, enter **ALC** and press 'Continue'. The service key unlocks all AcademicLiveCare services available to you. When a service key is not entered, an error message will appear after sign-up is complete. If you see this message, click [Add a Service Key](#) and enter **ALC**.



5 Now that your account has been created, you're ready to Get Care!

Recap

- Visit the student health center or a Blue Cross Blue Shield PPO provider when possible.
- Only utilize the emergency room in a true emergency.
- Create an account at www.geobluestudents.com when your confirmation of coverage email is received.
- **Always carry your insurance ID card with you!** Present your ID card every time you are seen for medical services.
- Your Academic Health Plans team is here to help you with any questions you may have. Please reach out to us at (855) 684-3018
- GeoBlue Customer Service is also here to assist with any benefit or claims question you may have. Please reach them at (844) 268-2686 or at www.geobluestudents.com



Thank you!

On behalf of the Academic Health Plans (AHP) team, welcome and we wish you a wonderful semester!

Customer Service – (855) 684-3901

Or for escalated issues: contact

Cynthia.novack@ahpcare.com