



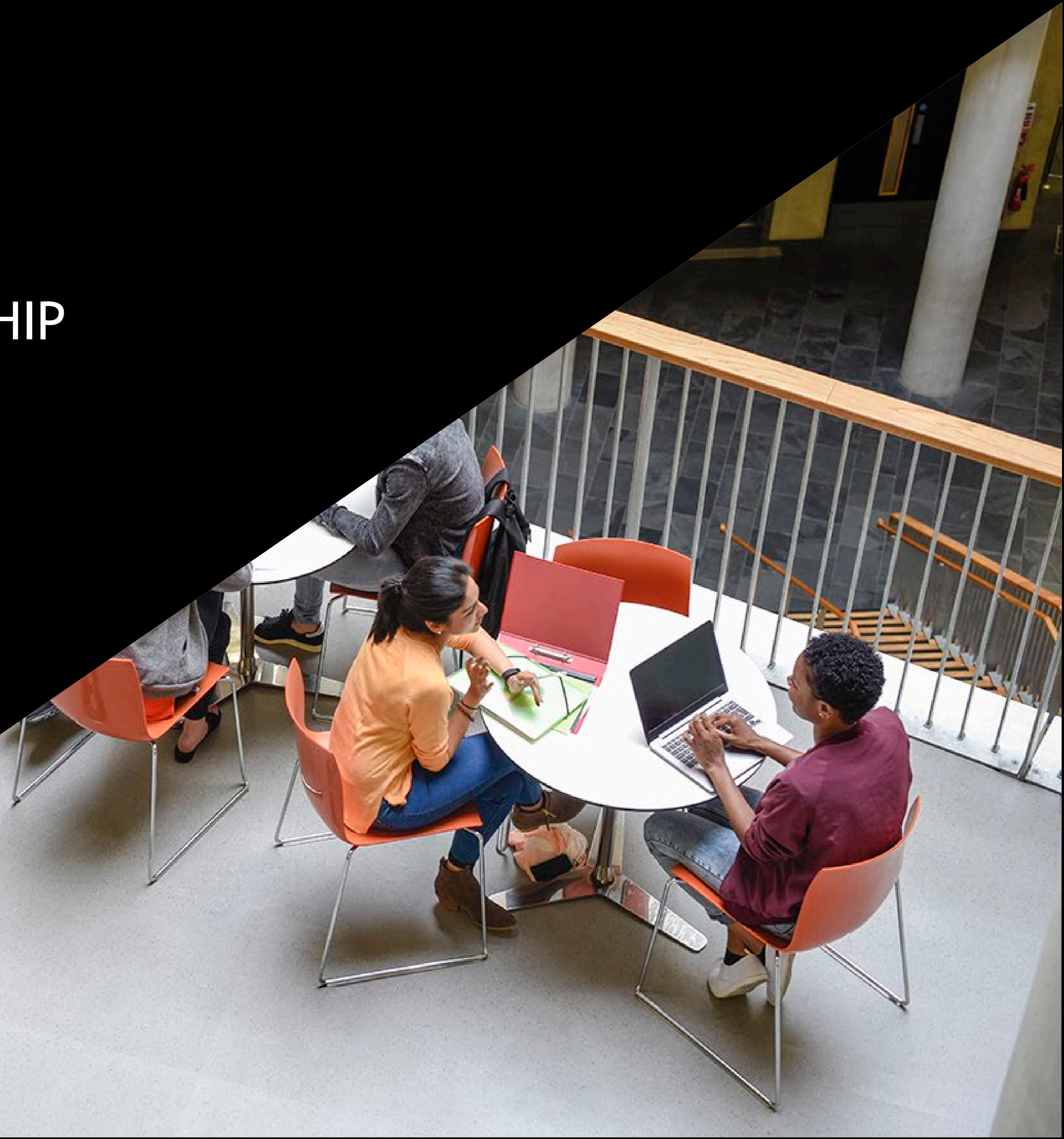
California State University System iSHIP

CSU Long Beach

Student Health Insurance Plan Overview

2026-2027

Alliant Student Health
560 Mission Street
San Francisco, CA 94105
Alliant CA License No. 0C36861





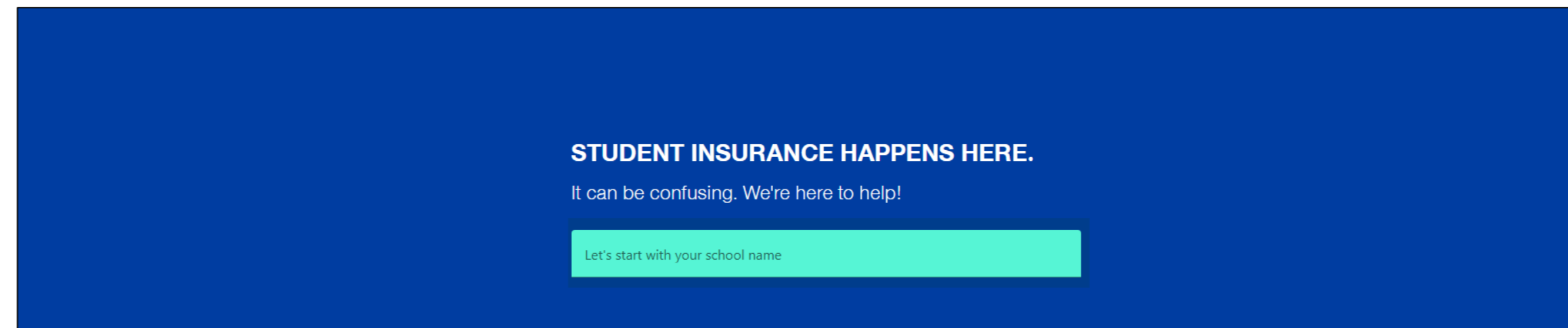
The Importance of Health Insurance

- ▶ CSU Long Beach requires all international students to have health insurance while in the U.S.
 - ▶ Together with UnitedHealthcare (UHC), CSU Long Beach is pleased to offer this International Student Health Insurance Plan (iSHIP) to all international students and scholars on a mandatory basis.
 - ▶ Waiver exceptions are allowed for Government-sponsored students, students who have health insurance from a family member who is employed in the U.S. (spouse or parents).
 - ▶ Waivers are not permitted for students on Medi-Cal Insurance
 - ▶ Waiver are not permitted for students with International Insurance Coverage from Abroad
 - ▶ Waivers are not permitted for students with Travel Insurance
 - ▶ Enrollment is voluntary for students engaged in Optional Practical Training (OPT).
 - ▶ Dependent coverage is not available.
- ▶ Health insurance provides easier access to health services and protects you from unexpected, high medical costs.
 - ▶ The U.S. does not typically offer free medical care, and medical services and treatment are expensive:
 - ▶ Average cost of medical care in 2025: \$7,500 per person
 - ▶ Average cost of an Emergency Room visit: \$2,500
 - ▶ Average cost of an Ambulance ride: \$900
 - ▶ Average cost of a doctor's visit: \$200
 - ▶ Labs, hospital/doctor's fees, x-rays, surgery, prescriptions, etc. all cost extra

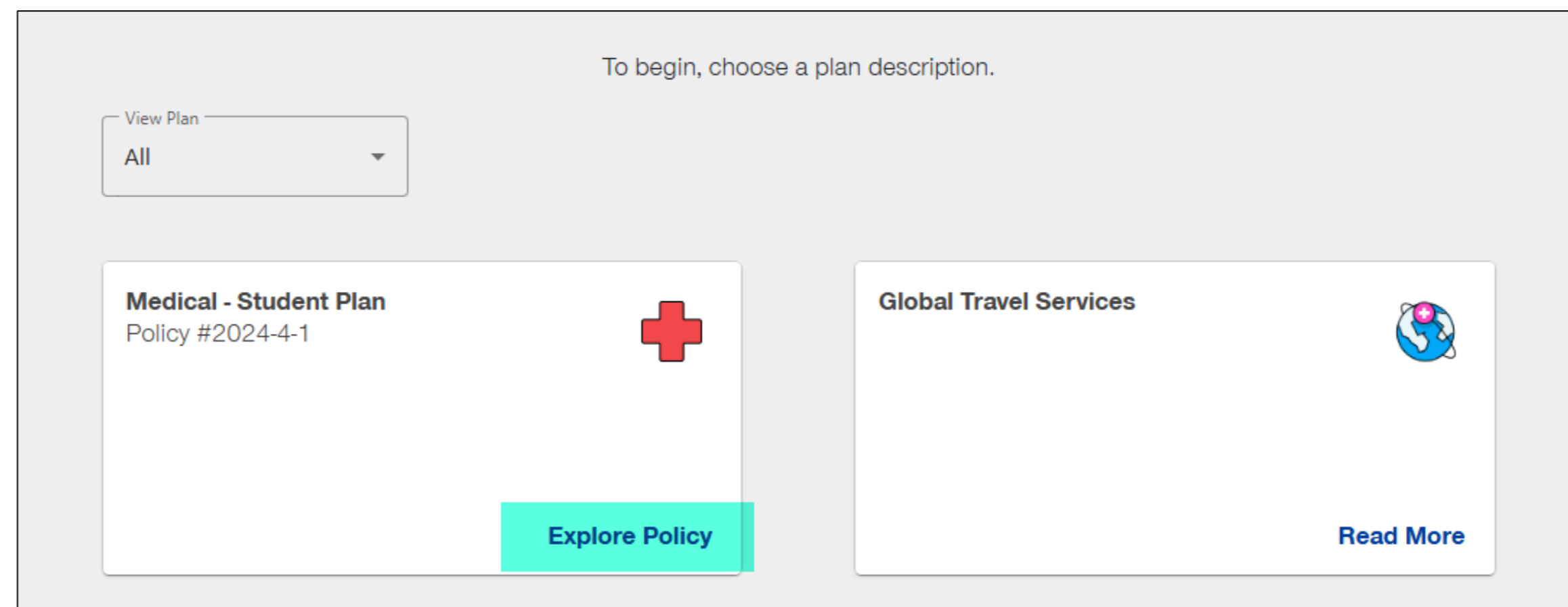


How To Enroll Online

- ▶ To purchase coverage online, visit www.uhcsr.com and search for your school.



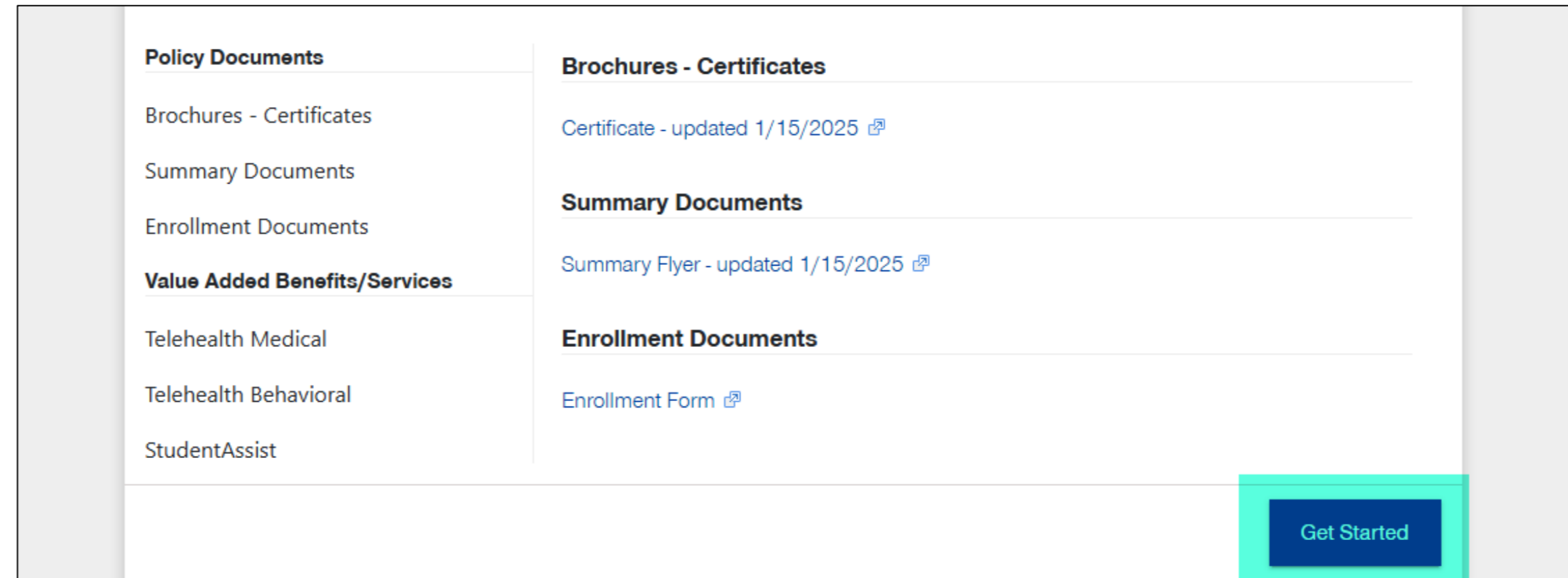
- ▶ Select the *Explore Policy* link under the *Medical - Student Health Plan* module.



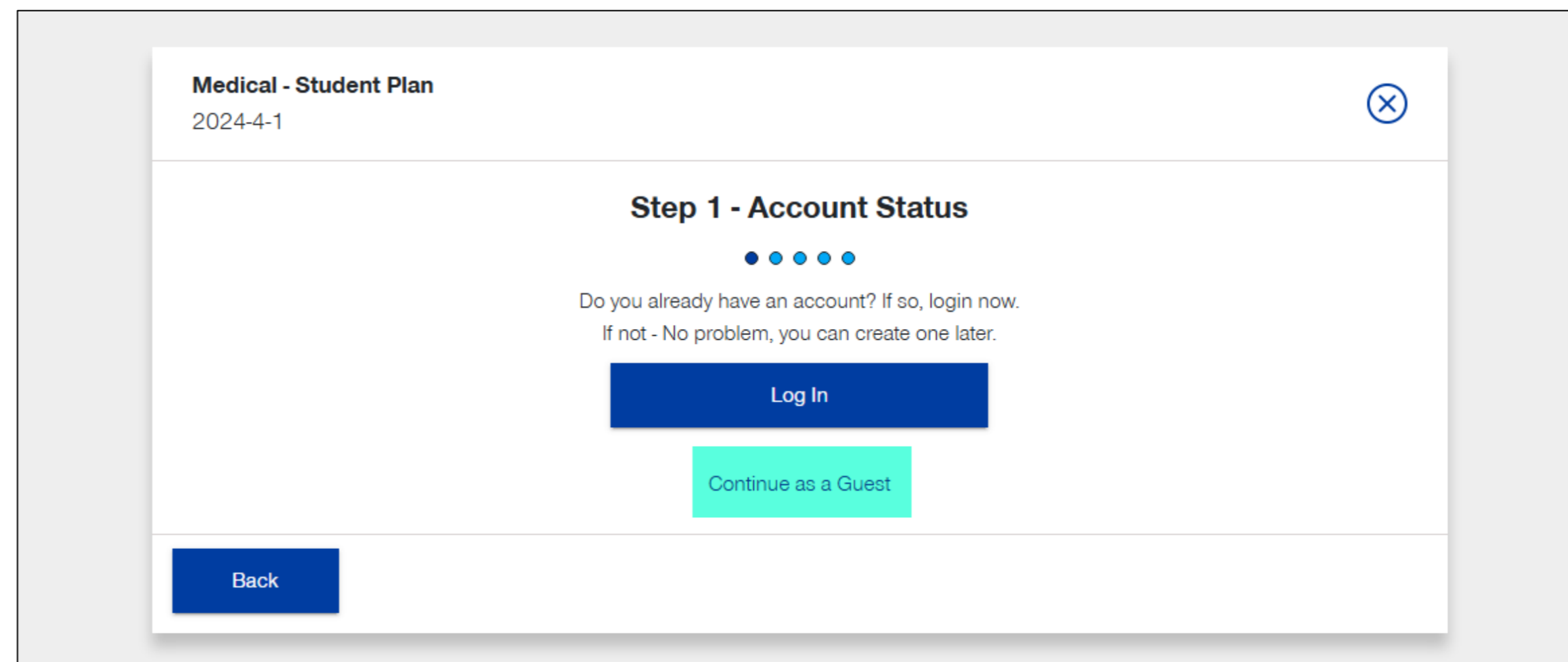


How To Enroll Online

▶ Select the *Get Started* link.



▶ Select the *Continue as Guest* link.





How To Enroll Online

- ▶ Select the insured category that best describes you from the dropdown menu, enter your U.S. zip code (if you are not in the US, you can enter the Long Beach zip code: “90815”), click the checkbox, and select the *Next* link.

The screenshot shows a web form titled "Step 2 - Basic Info". At the top, there are five blue dots, with the second one filled. Below the title, it says "Hi there! Tell us a little bit about yourself." and "* Indicates required field". The form contains three main elements: a dropdown menu labeled "What Insurance category best describes you?*", a text input field labeled "Zip Code*", and a checkbox labeled "I have read all applicable plan documents.*". At the bottom, there are two buttons: a blue "Back" button on the left and a blue "Next" button on the right, which is highlighted with a red border.



How To Enroll Online

- ▶ Select your term, then select the *Next* link.

Step 3 - Select a Policy Term

● ● ● ● ●

Nice! We made these just for you.
Choose a policy term from below.

* Indicates required field

Term	Term Dates	Student	Total Cost	Select *
Spring	Feb 25, 2025 - May 31, 2025 (Last day to purchase 02/28/2025)	\$997.00	\$997.00	<input type="radio"/>
Summer	Jun 1, 2025 - Aug 15, 2025 (Last day to purchase 07/31/2025)	\$503.00	\$503.00	<input type="radio"/>

NOTE: The amounts stated above include certain fees charged by the school you are receiving coverage through. Such fees include amounts which are paid to certain non-insurer vendors or consultants by, or at the direction of, your school.

[Back](#) [Next](#)



How To Enroll Online

- Enter the required information, then select the [Next](#) link. Please note that if you do not have a permanent U.S. address, you may enter your school's address as a placeholder. If you enter your school's address, you will have to update your permanent address at a later date.

School's Address: 6300 E State University Drive Suite 180 Long Beach, CA 90185

Step 4 - Tell Us About Yourself

You selected the **Spring Term** for the **Student Plan**

* Indicates required field

Personal Information

First Name*	Last Name*	Middle Initial	Gender*
Permanent Address*	City*	State* CA	Zip Code* 90016 5 digits
Phone Number* xxx-xxx-xxxx	Email Address*		
<input type="checkbox"/> Mailing Address is same as above			
Mailing Address*	City*	State* CA	Zip Code* 5 digits

Verify Information Provide your SSN/ITIN OR School Assigned ID ?

US SSN/ITIN* xxx-xx-xxxx Privacy Policy	School Assigned ID*	Date of Birth* MM/DD/YYYY
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[Back](#) [Next](#)



How To Enroll Online

- Enter the required information, then select the *Next* link to enter your payment information.

Step 5 - Complete Purchase

You selected the **Spring Term** for the **Medical - Student Plan**
Good through: Feb 25, 2025 - May 31, 2025
Insurance can be confusing. Please review your coverage to make sure everything looks correct.

* Indicates required field

Selected Coverage

Policy Number: 2024-4-1
School/Association Name: San Francisco State University
Product Name: Student Plan
Coverage Type: Student
Effective Date: Feb 25, 2025
Expiration Date: May 31, 2025

Payment Information

Please select a payment type. * Pay By Credit Card Electronic Check

2024 Student Plan (F-1 International)	\$997.00
Total Cost: \$997.00	

Acknowledgment

I elect to purchase insurance coverage under this student insurance plan. Above are the choices I have made. *

Payer Signature

Signature*

I have reviewed the application data and verify that is accurate and correct. I understand that clicking the 'Next' button documents (1) my intent to purchase the insurance coverage requested and (2) authorizes the automatic debit of my account for the required premium. I understand that my premium may deducted prior to the effective date of coverage and that my coverage will be in force on the effective date of the coverage period.

Verify Signature*

[Back](#) [Next](#)



How To Enroll Online

- Enter your payment information, then select the *Process Transaction* link to complete your purchase.

Amount : \$997.00

Ticket : trusteeERCHANThost

Account Holder Name: *

Billing Address: *

City: *


State: *





Zip Code: *

Credit Card Number: *

Expiration: (mmyy) *

CVV/CVC: *

I'm not a robot  reCAPTCHA
Privacy - Terms

We Accept:    

SECURED BY **TRUSTCOMMERCE**
COMPREHENSIVE | SECURE | TRUSTED

- Once enrolled, the system will generate a *Welcome Email* and send it to the email address provided at the time of enrollment.
- Follow the instructions in the Welcome Email to create your *My Account* to access all policy information.



Insurance

Hold Removal

- ▶ The university will receive a confirmation of enrollment from UHC when you successfully purchase the insurance, so you do not need to forward your confirmation email to the International office.
- ▶ Insurance holds will be removed by the university within 3 business days after purchasing the insurance coverage. Please do not contact your international office for an update before this time.
- ▶ Please make sure to purchase your insurance policy well in advance of your class registration date
 - ▶ New Undergrad students must purchase insurance 7 days before attending their SOAR orientation



Insurance Refund Policy

- ▶ All refund requests must be sent to the University, who will confirm non-student status with Alliant and UHC and submit the refund request on behalf of the student.
- ▶ Only refunds submitted by the University before the refund deadline will be considered.
- ▶ All refunds will be processed back to the original form of payment only, no exceptions.
- ▶ Please allow 30 business days to receive and process the refund request, then an additional 3-5 business days to receive the refund from the financial institution. Pro-rated/partial refunds are not allowed.
- ▶ Visit our webpage to request an insurance refund:
<https://www.csulb.edu/international/current-students/health-insurance>



Digital Tools

- UHC's mobile and web-based solutions make it easy to access account information, coverage details and other helpful resources on-demand.

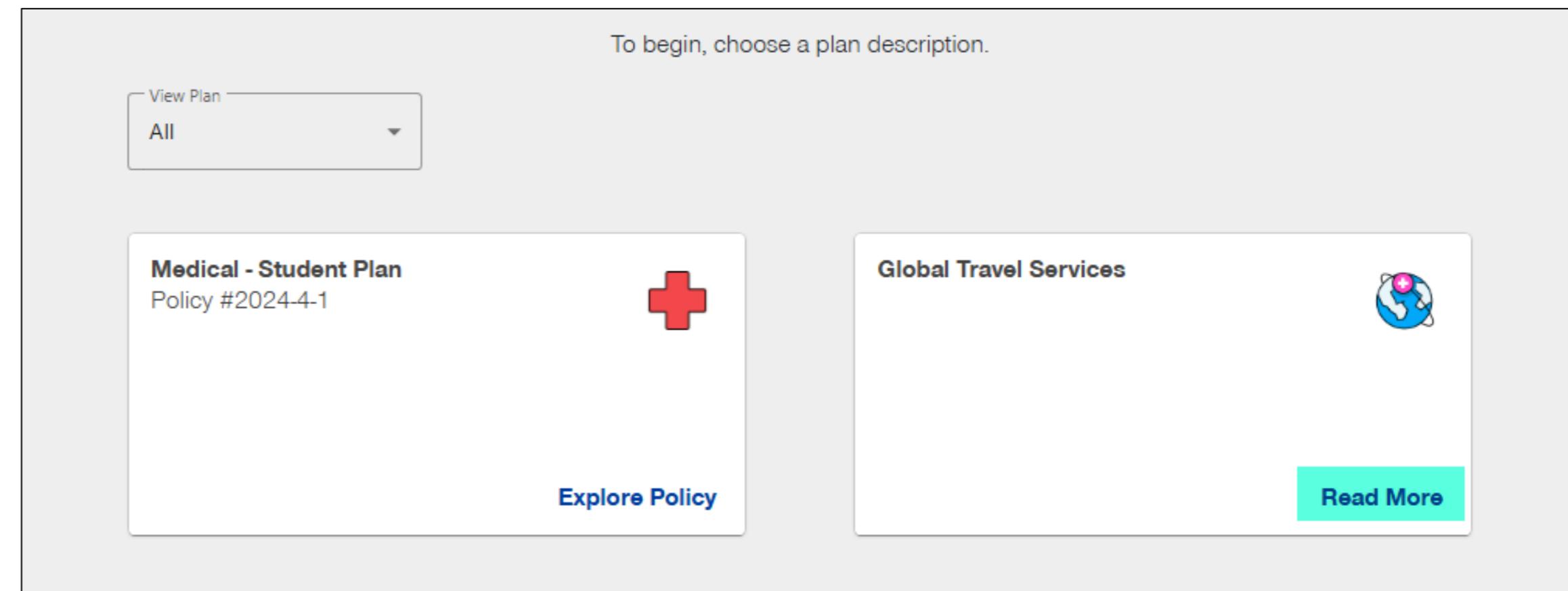
- *UHC Student Resources* website via www.uhcsr.com:
 - School-specific page
 - How-To Videos
 - Help Center
 - FAQs
 - Contact links
 - Provider search
 - Plan brochures
 - Ancillary products

- *My Account* via <https://myaccount.uhcsr.com> or the *UHC Student Resources* mobile app:
 - View, print and download ID cards
 - View coverage information
 - Find care options
 - View claims information
 - Access important messages and Action Center



Stand-Alone Medical Evacuation/ Repatriation

- For students that have approved iSHIP waivers that need to purchase Medical Evacuation/Repatriation coverage, select the [Read More](#) link under the [Global Travel Services](#) module.



- You will be redirected to UHC's [Global Travel Services](#) page, where you will select the [American College Student Association](#) link to proceed with the purchase.
- Select the [Enroll Now](#) link and follow the instructions to purchase coverage.



UHC My Account Portal

- ▶ Visit <https://myaccount.uhcsr.com> and click the *Register Now* link.

The screenshot shows the HealthSafe ID sign-in interface. At the top, there is a logo for HealthSafe ID. Below the logo, the text reads "Secure, convenient sign in." followed by a subtext: "Use your HealthSafe ID® to access your accounts using a single ID and password." The form contains two input fields: "Username or Email Address" and "Password". The password field has a toggle icon for visibility. Below the password field is a checkbox labeled "Remember my username (Optional)". There are two buttons: a dark blue "Sign in" button and a light blue "Register now" button. At the bottom, there is a link for "Forgot username or password?".



UHC My Account Portal

- Follow the on-screen prompts to register. You will need your Student ID to create your account.

Let's get you registered

Create your **HealthSafe ID**® to help protect the security of your personal health information.

All fields are required unless marked as optional.

First Name

Last Name

Date of Birth
(mm-dd-yyyy)

Identification Type [Help](#)

SR ID

Student ID / Civil ID / National ID (SACM)

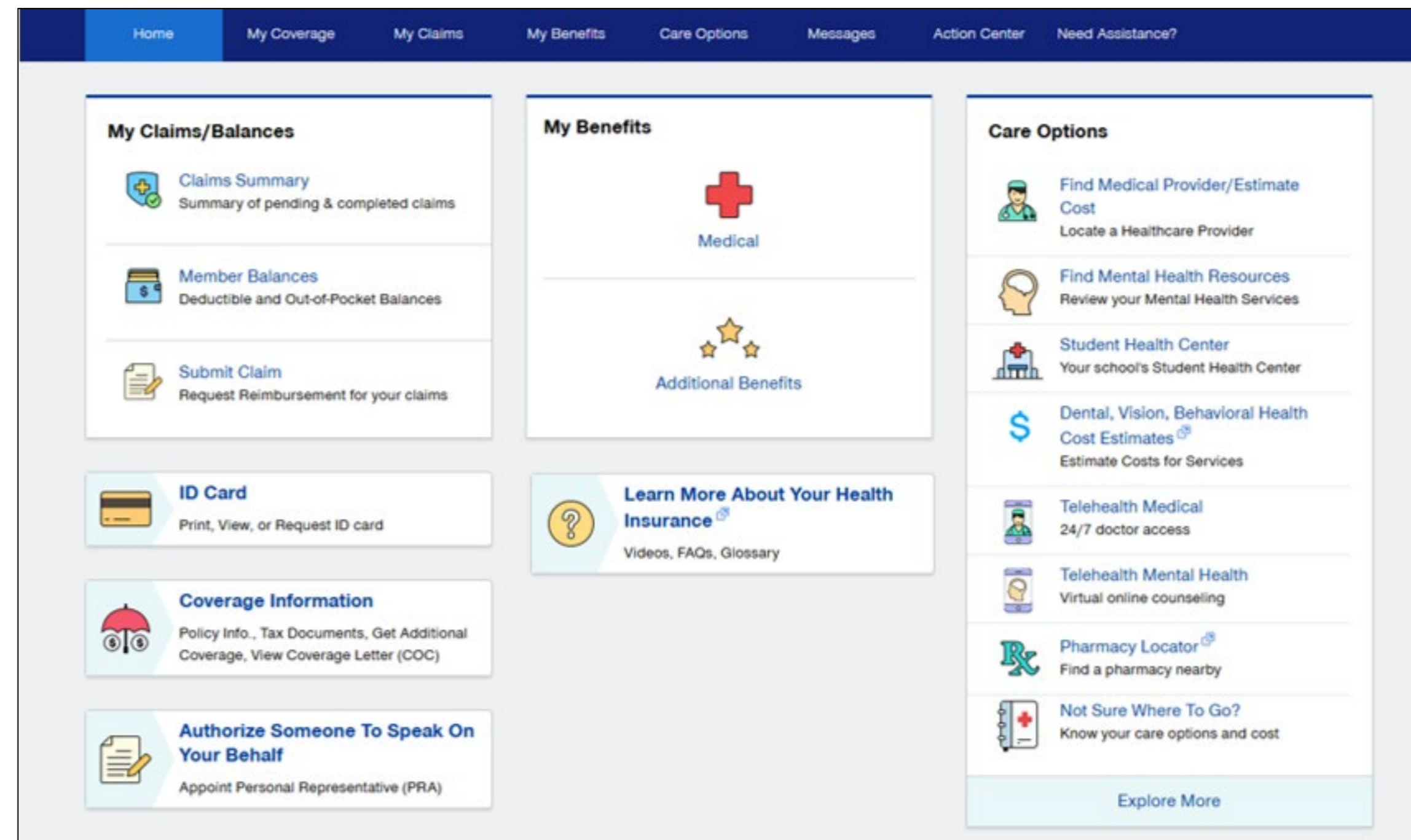
Student ID / Civil ID / National ID (SACM)

- When creating your account, please use the email address where you received the *Welcome Email*. You will receive an email when your registration is complete.



UHC My Account Portal

- Once in *My Account*, you will have access to your insurance ID card, coverage information, claims, care options, and so much more.



- Please note that your insurance ID card will not be available until 30 days before your coverage effective date.



iSHIP Coverage Overview

- Benefits for medically necessary services include:
 - Unlimited annual benefit per year
 - Wellness Benefits, not subject to the deductible
 - Physician visits and hospital charges
 - Tests, surgery procedures, and lab services, such as X-rays
 - Physical therapy, acupuncture and chiropractic care
 - Prescription drugs
- When visiting a *UHC Choice Plus PPO* provider, students will pay a \$100 deductible before insurance starts paying benefits, plus the following:
 - A \$20 copay for physician's office visits and urgent care visits
 - A \$250 copay for emergency room (ER) visits (waived if admitted)
 - 10% coinsurance of the allowed amount
- When visiting a non-PPO provider, students will pay a \$500 deductible before insurance starts paying benefits, plus the following:
 - A \$250 deductible for emergency room (ER) visits (waived if admitted)
 - 30% coinsurance of the allowed amount



iSHIP Coverage Overview

- ▶ Coverage is available anywhere within the U.S., paid at the plan's coinsurance levels, after applicable copays or deductibles.
 - ▶ *UHC Choice PPO* is available nationwide so make sure to find in-network providers whenever possible.
 - ▶ Certain exclusions and limitations may apply.
- ▶ Outside of the student's home country and the U.S., coverage is available worldwide, paid at the plan's out-of-network coinsurance level, after applicable copays or deductibles.
 - ▶ Please note that treatment, services, or supplies incurred or received in the student's Home Country are *not* covered by the insurance.
- ▶ Student should submit all medical bills, receipts, and other information to UHC via *My Account* when they pay for services out of pocket and need reimbursement.



iSHIP Coverage Overview

- ▶ Please note that routine dental and vision coverage is not included in iSHIP, except as noted in the policy regarding dental services to prepare for radiation therapy of cancer in the head or neck and under the Pediatric Dental and Vision Services provision for insured persons under the age of 19.
 - ▶ e.g. Breaking a tooth while eating is not covered
 - ▶ e.g. Routine dental care and treatment to the gums are not covered
 - ▶ e.g. Routine vision exams are not covered
- ▶ To find detailed health insurance plan information, students can visit www.uhcsr.com and search for their school or access [My Account](#) via a computer, tablet, or mobile app.



Common Insurance Definitions

- ***Plan Maximum***- The maximum amount your plan will pay per person, per plan year.
- ***Deductible***- The amount you owe for healthcare services, before the health insurance begins to pay.
- ***Coinsurance***- Your share of the costs of a covered health care service(s), calculated as a percentage.
- ***Copay***- A fixed amount you pay for a covered health service, at the time of your visit.
- ***Out-of-Pocket Maximum***- The most you pay during a policy period, before your insurance pays 100% of the allowed amount (this cost includes copays, deductibles, and coinsurance amounts).



PPO vs Non-PPO

- Your Insurance plan utilizes a PPO Network:
 - “PPO” or “in-network” means that the doctor or facility is part of a Preferred Provider Organization (PPO), a network of doctors and hospitals that have contractually agreed to provide services at a lower rate.
 - Your designated PPO network is *UHC Choice Plus*.
 - If you use a PPO provider, covered medical services are paid by the insurance company at 100% of the negotiated rate.
- Non-PPO Access:
 - “Non-PPO” or “out-of-network” means that the doctor or facility is not in the selected PPO network and has not agreed to a lower rate, resulting in more expensive care.
 - Since these providers charge more, the insurance company only pays a fraction of the cost, resulting in you paying more money out of your pocket.
 - If you use non-PPO provider, covered medical expenses are paid at 80% of the allowed amount.
- You are responsible for paying any charges not covered by the insurance.



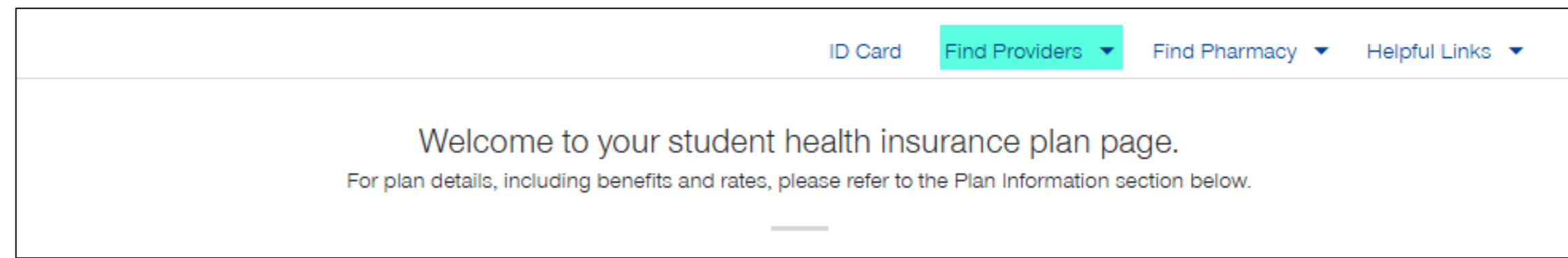
Customer Service Contacts

- The *UHC Customer Service* team:
 - Can be reached at [1-800-767-0700](tel:1-800-767-0700) or at customerservice@uhcsr.com.
 - UHC's customer service team can be reached to address enrollment issues, to correct typographical errors, to provide benefit details, and to assist with claims questions.
 - Live agents are available Monday through Friday from 5:00am to 5:00pm pacific time.
 - 100% of calls are recorded for quality and training purposes.
 - UHC responds to email communications within 24 hours.
- The *Alliant Student Health Support* team:
 - Can be reached at studenthealthsupport@alliant.com.
 - Alliant's student health support team can be reached to assist with general enrollment questions and escalated issues.
 - Alliant responds to email communications within 24 hours.

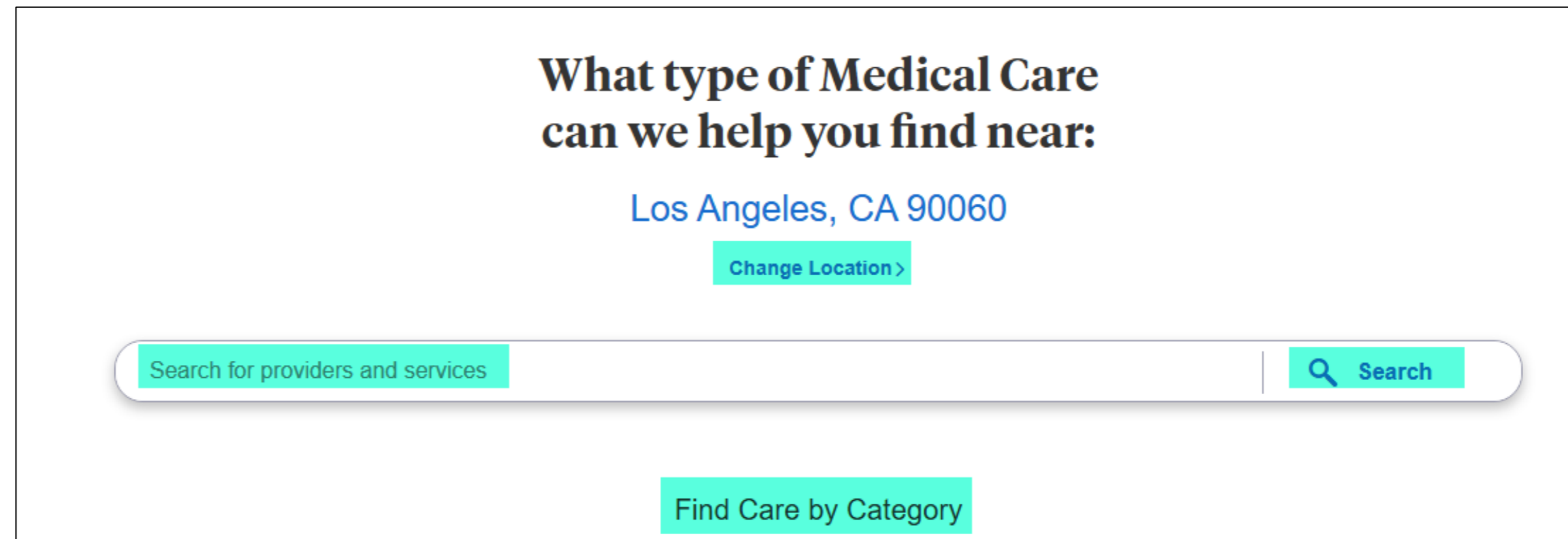


Finding a PPO Provider

- Visit www.uhcsr.com and search for your school. Click the *Find Providers* link at the top and choose *Medical* or *Behavioral*.



- Once you enter the required search criteria, click *Search*.



- Select a provider from the list and call to make an appointment. It is best to locate a *UHC Choice Plus PPO* doctor, urgent care center, and emergency room near you before you get sick.



Accessing Medical Care

- The University *Student Health Services* provides on-campus medical care for your convenience.
 - Located at 6003 Beach Drive, Long Beach, CA 90815
 - Appointments preferred.
 - Hours of Operation:
 - Monday, Tuesday, Thursday and Friday: 8:00am- 5:00pm
 - Wednesday: 9:00am - 5:00pm
 - Services provided include:
 - Primary Care
 - Sexual Health Services
 - Substance Abuse Counseling
 - Gender Affirming Medical Services
 - Psychiatry
 - Nutrition
 - Case Management
 - Visit <https://www.csulb.edu/student-affairs/student-health-services> or call (562) 985-4771 for more information.

- It is best to visit the campus health center before receiving treatment off campus, when possible.



Accessing Medical Care

- *HealthiestYou* by Teladoc- 24/7 access to doctors who can diagnose and prescribe treatment by phone or video.
 - Call when seeking professional medical assistance or answers to personal medical questions.
 - Speak with mental health providers such as psychiatrists, psychologists and therapists when and where you are comfortable.
 - Registered nurses cannot diagnose students or issue prescriptions.
 - Visit www.telehealth4students.com.
- UHC's *Psych Hub*- In addition to being able to find behavioral health providers through the UHC provider link, you have free access to this Mental Health and Substance Abuse video library.
 - Secure, confidential, and easy-to-use.
 - Visit <https://psychhub.com/mental-health-resources>.



Accessing Medical Care

- Physician Office Visit / Standard Medical Services - For in-person visits for non-urgent medical concerns.
 - When calling to schedule an appointment, ask the doctor or medical facility to confirm that they are a participating *UHC Choice PPO* network provider.
 - Note: this is different from asking if they accept UHC insurance as they may accept UHC insurance for payment but not actually be part of the *UHC Choice PPO* network.

- Urgent Care Center - When you need treatment for a severe but non-life-threatening condition, and you cannot wait for a scheduled appointment.
 - Urgent care centers are much more affordable than Emergency Rooms (ER) and usually have much shorter wait times.
 - Typically open late and on the weekends.
 - Some examples of conditions urgent care centers can assist with are:
 - Sprains
 - Fever/chills
 - Nausea



Accessing Medical Care

- Emergency Room (ER) - When there is an immediate threat to your life or health.
 - Call 911 for an ambulance or go to the nearest hospital emergency room.
 - If you access an ER for a non-emergency be prepared for the following:
 - Copay that is not waived if you are not admitted
 - Long wait times
 - Higher costs: ERs charge much more than doctor's visits and urgent care centers
 - Some examples of an emergency are:
 - Loss of consciousness
 - Broken bones or excessive bleeding
 - Sudden and severe pain

- Hospital - Typically sent here after an emergency or if there is a scheduled procedure, such as surgery or an MRI.
 - When calling to schedule a procedure, ask the facility to confirm that they are a participating *UHC Choice PPO* network provider.
 - Note: this is different from asking if they accept UHC insurance as they may accept UHC insurance for payment but not actually be part of the *UHC Choice PPO* network.



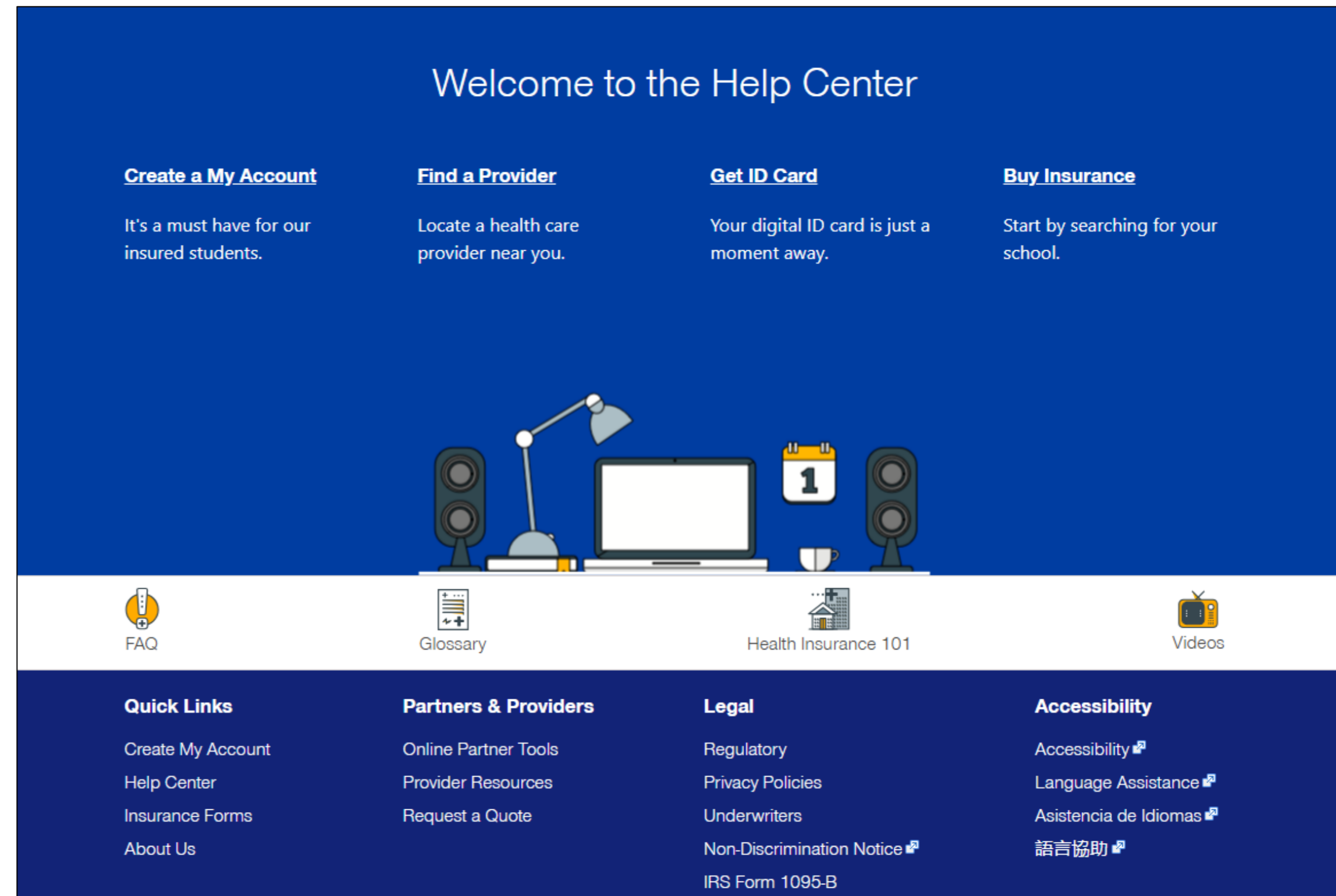
How Claims Are Paid

- ▶ After receiving treatment at a PPO provider, the provider will usually submit a claim to the insurance company.
 - ▶ Student should always have access to their Insurance ID Card.
 - ▶ Student should provide their Insurance ID Card or insurance information to their provider each visit.
- ▶ Student will receive an Explanation of Benefits (EOB) from UHC, detailing what the insurance paid and what is the student's responsibility to pay; this is not a bill.
 - ▶ To review claims online, students can log into [My Account](#) and review the [My Claims/Balances](#) section on the Home-screen.
- ▶ The doctor will receive payment from the insurance company and then bill the student for any amount not covered by the insurance company.
 - ▶ Student is ultimately responsible for any services that are not paid for by the insurance.
 - ▶ If students have concerns about coverage, they may contact UHC directly via the [Need Assistance](#) section on the Home-screen in [My Account](#).



UHC Help Center Resources

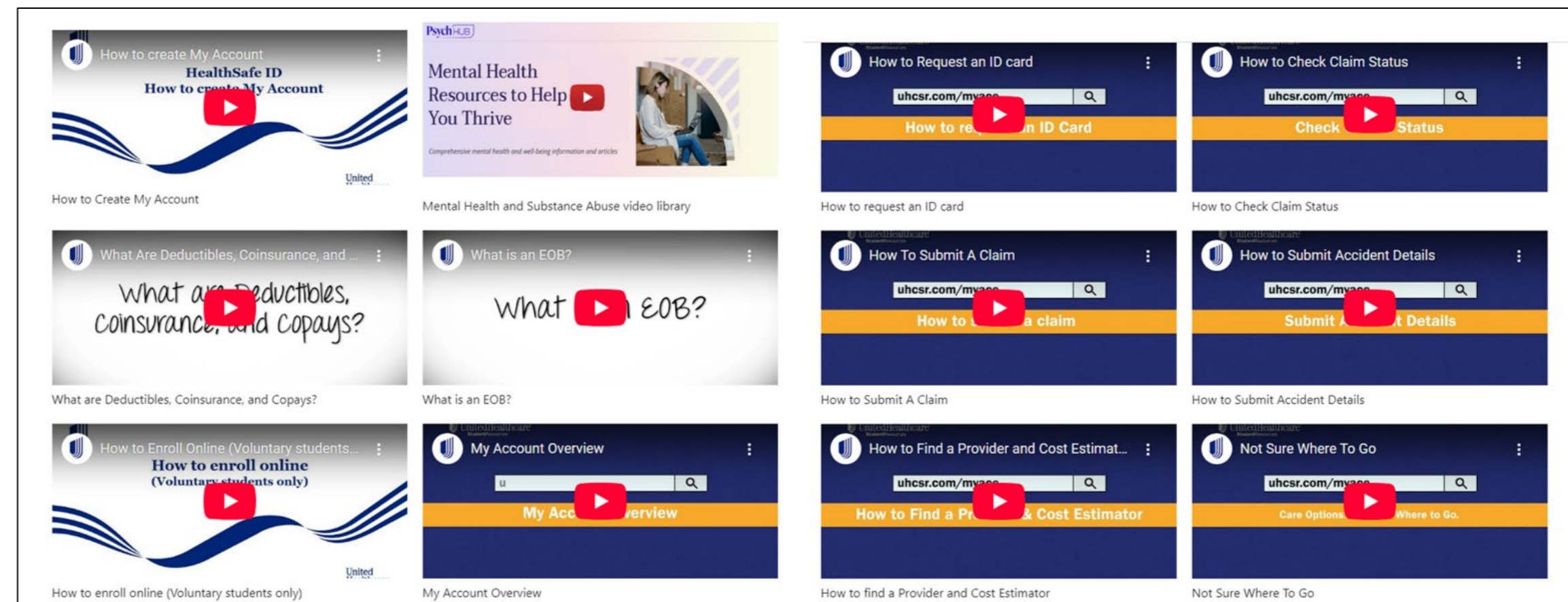
- ▶ Visit <https://www.uhcsr.com/help-center> to access various resource links and libraries.





UHC Help Center Resources

- Visit <https://www.uhcsr.com/video> to access various resource video guides:
 - How to enroll online: <https://youtu.be/09ow5Wq8cyg>
 - How to create My Account: <https://youtu.be/A4XdjVdixeY>
 - How to request an ID card: <https://youtu.be/2ZxUgffHdxM>
 - How to find a provider: <https://youtu.be/yrJE85j5U1s>
 - How to submit a claim: <https://youtu.be/fEvuUDJdkLI>
 - How to check claim status: <https://youtu.be/fEvuUDJdkLI>
 - What is an EOB: <https://youtu.be/cQq9ulYzjfj8>
 - What are deductibles, coinsurance, and copays: <https://youtu.be/6cFf6Ua7C24>





Overview Recap

- You are required to enroll in iSHIP. Make sure to enroll as soon as possible to ensure that your hold is removed and you are able to register for classes.
- In an emergency call 911 or head to the closest ER. In all other instances, visit your campus health center whenever possible, schedule an appointment with a doctor, or go to an Urgent Care Center.
- You don't have to go to a *UHC Choice PPO* network provider, but you will save money if you do. Once you find a provider, we recommend that you confirm that they are in-network when you schedule an appointment.
- You are ultimately responsible for any services that are not paid for by the insurance.
- The UHC Customer Service team can be reached at [800-767-0700](tel:800-767-0700) or at customerservice@uhcsr.com.
 - UHC's customer service team can be reached to address enrollment issues, to correct typographical errors, to provide benefit details, and to assist with claims questions.
- If you have general questions, you can contact us at studenthealthsupport@alliant.com.



Thank you

General Questions: studenthealthsupport@alliant.com

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