

October 9, 2009

Dear International Student,

The Student Insurance 2009-2010 injury and sickness insurance plan brochure was recently mailed out to you. Please take a moment to review the updated benefit coverage. Your current coverage through United Healthcare now has a one-time deductible of \$75 per policy year beginning August 1, 2009. However, this deductible will be waived if you bring a referral form from the COD campus nurse. This means that you should visit the campus nurse first so that you can be referred to an urgent care and/or specialized doctor and receive the Referral Form. Take the Referral Form to the urgent care and/or doctor so that your deductible and doctor visit fees will be waived. This is a savings for you. If the health center is closed or your visit is on a weekend, you can expect to pay \$25.00 upon your visit and the \$75 deductible if it is your first doctor visit for the policy year. In addition, please note that the Emergency Room co-pay is now \$100.00. The co-pay is waived only if you are admitted.

Enclosed you will find the updated list of designated medical facilities in the area. Please note that Eisenhower Express Clinic has now moved to 72-780 Country Club Drive, Bldg B, #203 at Rancho Mirage. The telephone number is the same: 760-674-3844.

**IMPORTANT:** Before you visit or make an appointment with any of the designated medical facilities and/or doctors, it is important that you always check if the doctor, facility or laboratory is a PPO Network provider. PPO network providers are physicians, hospitals and other healthcare providers who are contracted with United Healthcare and will cost less. Out of Network Providers are physicians, hospitals and other healthcare providers who are not contracted with United Healthcare and will cost significant out of pocket expenses. You can locate a PPO Network Provider by visiting the website: [www.studentinsuranceusa.com](http://www.studentinsuranceusa.com).

You should ask the following questions: **“Are you a PPO Network Provider for United Healthcare?”**

If the answer is “yes” make an appointment. If the answer is “no”, be aware that you will be paying higher fees or you will need to find another doctor who is a PPO Network doctor.

If you have further questions regarding your insurance coverage, please do not hesitate to contact me at (760) 862-1385 or email me at: [jferrer@collegeofthedesert.edu](mailto:jferrer@collegeofthedesert.edu). You can also attend the next health insurance workshop on Wednesday, November 18 at 4:00pm to 5:00pm at the Hilb Center Meeting Room. You must sign up for this workshop.

Sincerely,

Josielind A. Ferrer, IEP Specialist