International Student Health Insurance Orientation

Evergreen Valley College | Academic HealthPlans

A practical guide to using healthcare in the U.S.

evc.myahpcare.com

A New Country. A New Healthcare System.

What to expect if this is your first time using insurance in the United States.

What Healthcare Often Looks Like at Home

- A national or government-sponsored health system that covers most residents
- Show your national ID or name and receive care - no separate insurance card needed
- One doctor or clinic manages most of your health needs from start to finish
- Care is free or very low cost at the point of service
- Billing, if any, is simple - one bill, one payer, usually low amounts

What You Will Encounter in the U.S.

- A private insurance system - your EVC student plan is already active and covers you
- An insurance ID card you must show at every appointment, pharmacy, and clinic visit
- Separate companies for medical, dental, vision, telehealth, and emergency assistance
- Multiple documents arriving by mail weeks after a visit - most are not bills
- Different care settings for different situations - and cost varies by which one you choose

Feeling confused is completely normal. This system is complex even for people who grew up here. This orientation exists to make it less overwhelming.

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If You Remember Only 5 Things

The most important rules to start with.

1. **Save your insurance ID card**
   Keep a photo of it on your phone. Show it every time you receive care.

2. **Use in-network care when possible**
   It costs you less. Confirm before your appointment.

3. **Use telehealth or urgent care first**
   For non-emergency issues, skip the ER. ALC telehealth is available by phone or computer.

4. **Never ignore bills or EOBs**
   Do not pay a confusing bill without asking questions first. Do not ignore anything.

5. **When unsure, go to evc.myahpcare.com**
   Your home base for everything. If you are confused, start here.

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Why U.S. Healthcare May Feel Different

A quick orientation before you need care.

It Can Be Expensive

U.S. healthcare costs more than in many other countries. Insurance exists to reduce that cost for covered services. Always show your ID card.

Multiple Bills Are Normal

One visit may produce bills from the doctor, lab, hospital, or specialist separately. This is common in the U.S. and is not a mistake.

Multiple Partners Are Involved

Medical, dental, vision, telehealth, emergency assistance, and tuition insurance may each be handled by a different partner company.

Key Idea: *Different does not mean impossible. Your ID card, the EVC website, and your support team are here to help you navigate the system.*

Student reminder: Ask questions before paying a confusing bill, or if you are unsure where to get care.

Your Full Coverage Package

Dental, vision, telehealth, mental health, emergency assistance, and tuition insurance are all included.

Medical Insurance

United HealthCare (UNH)

Look for your welcome email in your school email. Download the mobile app to access your ID cards and provider search.

Dental

Anthem BCBS

Separate from medical. Uses a different ID card and network. Contact CBP for dental questions, not BSBSGS.

Vision

XP Health

Review XP Health materials before scheduling any vision appointment. Ask questions before paying for services.

Telehealth

AcademicLiveCare (ALC)

Virtual urgent care and behavioral health by phone or computer. A great first stop for minor illness.

Mental Health

ALC + ASAP

ALC for virtual behavioral health. ASAP for counseling, crisis support, and life resources. Campus counseling also available.

Emergency Travel

AES

Covers evacuation, repatriation, and travel crisis support. Call AES for serious international travel emergencies.

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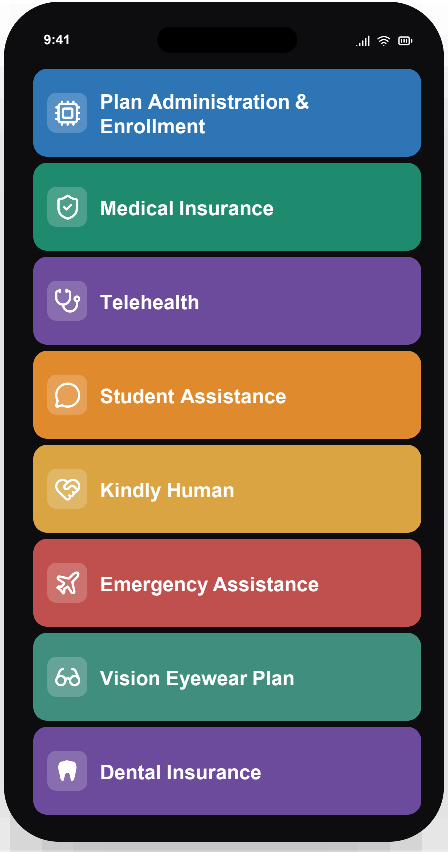
Your Coverage Team

Several partners work together to support your complete healthcare experience.



1. Academic HealthPlans (AHP)
Handles enrollment, the website, plan information, and customer service.

What this means for you:
Start here to log in, find plan details, or contact customer service with questions.

2. Medical Insurance – (UNH)
Helps pay for doctor visits, hospital care, claims, your provider network, and your ID card.

What this means for you:
This is the part that helps pay for your medical care.

3. Telehealth / AcademicLiveCare (ALC)
Provides fast, online care: 24/7 urgent care, therapy, psychiatry, and nutrition counseling.

What this means for you:
Use this if you need quick medical or mental health support from your phone or laptop.

4. Student Assistance / ASAP
Offers counseling, crisis support, and help with legal and financial challenges.

What this means for you:
This means you have extra support if life feels hard or confusing.

5. Kindly Human
Connects you with peer listeners for emotional support—available 24/7.

What this means for you:
You can talk with someone who understands, any time.

6. Academic Emergency Services (AES)
Provides emergency travel help, medical evacuation, repatriation, and translation assistance.

What this means for you:
Helps keep you safe and supported if you have a medical emergency while away from home.

7. AcademicVisionCare (AVC)
Offers eyewear, and contact lenses

What this means for you:
Obtain glasses and contacts at no cost to you, saving you significantly

8. Dental Insurance
Separate dental insurance covers preventative, cleanings and fillings

What this means for you:
Allows you to care for your teeth while away from home.

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Your Coverage Team

Several partners work together to support your complete healthcare experience.

Coverage Area	Partner	What They Help With
Plan Administration	**AHP**	Enrollment, plan website, materials, billing support
Medical Insurance	**UHC (United HealthCare)**	Medical claims, ID cards, provider network, EOBs
Dental Coverage	**Anthem**	Separate dental coverage for eligible services
Vision Coverage	**XP Health**	Vision care and related services
Telehealth	**AcademicLiveCare (ALC)**	Virtual urgent care and behavioral health
Emergency Assistance	**AES**	Evacuation, repatriation, travel crisis support

You do not need to memorize every name. All links and resources are at evc.myahpcare.com

Behavioral Health Ecosystem

Layers of Support

The Medical Plan

The foundation of mental health support, covering therapy, psychiatry, and ongoing care

AcademicLiveCare

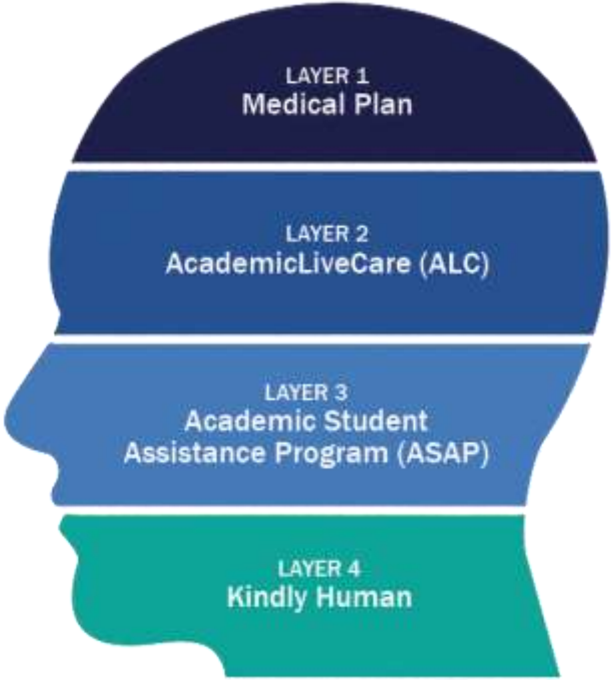
No-cost telehealth therapy and psychiatry students can book from any device in multiple languages with no referral

Academic Student Assistance Program

24/7 behavioral health support to help students with crisis situations, emotional distress and everyday mental health needs in over 140 languages

Kindly Human

Anonymous peer support as an easy first step for students not ready for clinical care, especially international students facing cultural adjustment or stigma



Set Yourself Up Before You Need Care

The best time to prepare is before something happens.

Your Insurance ID Card

Welcome emails are sent to your student email from: UHC (medical), Anthem (dental), XP Health (vision), and ALC (telehealth).

Check all folders, including spam and junk.

Save a photo of your ID card on your phone.

Show your ID card every time you receive care.

You may need your member ID to call support or see a provider.

AES and Sirius International are found via the EVC website, not by email.

First Week Checklist

1. **Save evc.myahpcare.com**
2. Find your medical ID card in student email
3. Create your UHC MyAccount online
4. Activate your ALC telehealth access
5. Save key phone numbers
6. Find the nearest urgent care and pharmacy

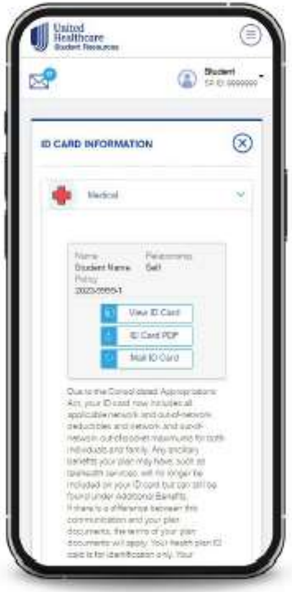
evc.myahpcare.com

Access via mobile app

Your ID card is accessible through the UHCSR mobile app, available for download on both the Google Play and Apple app stores.

Access via My Account

1. Create or login to your My Account at **uhcsr.com/myaccount**.
2. Click on "ID Card."
3. From this screen, you have the option to view, download, fax or request an ID card be mailed to you.



Scan the QR code to download the UHCSR mobile app

GET IT ON Google Play

Download on the App Store

Anthem.

The Sydney Health mobile app makes healthcare easier

Access personalized health and wellness information wherever you are

Download the Sydney Health app today

Use the app anytime to:

- Find care and compare costs.
- See what's covered and check claims.
- View and use digital ID cards.
- Check your plan progress.
- Fill prescriptions.

Scan the QR code to download the Sydney Health app.

You can also set up an account at anthem.com/ca/register to access most of the same features from your computer.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Community Resources

This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.

¿Prefieres obtener información en español?

Tienes opciones. Si tu teléfono móvil ya está configurado en español, la aplicación Sydney Health también estará en español. Si no es así, selecciona el **menú** dentro de la aplicación Sydney Health y elige **el idioma de la aplicación.** También puedes visitar anthem.com/es/ca.

Key Insurance Terms in Plain English

You will see these words when using U.S. healthcare.

PPO:
A plan with a provider network. In-network care costs you less.

Deductible:
The amount you may pay before insurance covers certain costs.

Copay:
A fixed fee you pay for certain visits or services.

Coinsurance:
The percentage of covered costs you share with insurance.

Out-of-Pocket Max:
The most you will pay before insurance covers 100% of covered costs.

In-Network:
Providers connected to your plan. Using them costs you less.

Claim:
A payment request sent from your provider to the insuranc company.

EOB:
Explanation of Benefits. Shows how a claim was processed. Not always a bill.

The Office Visit and Billing Process

Section 2 | What to Expect Before, During, and After Care

Where to go, what happens at a visit, and how the bills and EOBs follow.

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Where to Go When You Need Care

Choosing the right place saves time and money.

Student Health or Primary Care

WHEN
Routine care, annual check-ups, non-urgent illness

TIP
Best for scheduled visits. Usually the lowest cost option when available.

SHC - Fast

Primary Care: Medium–high wait

ALC Telehealth

WHEN
After-hours, minor illness, behavioral health

TIP
Use your phone or computer. A great first step when offices are closed.

Fastest

Urgent Care

WHEN
Same-day, non-life-threatening issues

TIP
Check that the center is in-network. Costs less than the ER.

Fast

Emergency Room or 911

WHEN
Serious or life-threatening conditions only

TIP
Never delay emergency care because of cost. Call 911 or go to the ER.

Longest wait

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What Happens at a Doctor Visit?

From making an appointment to receiving a bill.

1 Find a Provider

Use UHC provider search. Confirm they are in-network before your visit.

2 Make an Appointment

Bring your insurance ID card and a photo ID to every visit.

3 Pay Your Copay

A fixed amount due at the time of your visit.

4 Provider Files a Claim

The provider sends a payment request to UHC on your behalf.

5 You Receive an EOB

A summary from UHC. Shows what was paid. An EOB is NOT always a bill.

6 You May Receive a Bill

If you owe more, the provider sends a bill. Compare it with your EOB first.

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Bills vs. EOBs: Do Not Panic

Understand what you received before you pay anything.

EOB: Explanation of Benefits

Sent by: UHC (your insurance company)

- Shows how your claim was processed.

- Lists what the plan paid and what you may owe.

- An EOB is NOT always a bill.

- Arrives by mail or in UHC MyAccount.

Bill: Request for Payment

Sent by: Your provider (doctor, hospital, lab)

- This is a real request for money you may owe.

- Compare it to your related EOB first.

- Do not ignore it, but do not panic.

- Ask for help before paying if something looks wrong.

If something looks wrong: go to evc.myahpcare.com or contact UHC directly. Keep all documents.

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How Medical Billing Works in the U.S.

One visit can take weeks and several documents before it is fully settled.

1 Service Provided

You visit a doctor, clinic, urgent care, or hospital and receive care.

2 Copay Paid at Visit

You pay any copay or upfront amount at the time of the visit.

3 Billed to Insurance

The provider sends the claim for that visit to your medical insurer.

4 First Provider Bill

A statement may arrive before insurance finishes processing. Do not pay yet.

5 First EOB Arrives

Your Explanation of Benefits shows what was covered and what you may owe. It is not a bill.

6 Final Provider Bill

After insurance pays its share, the provider sends the final, corrected bill.

7 Balance Due, If Any

Pay the final bill only if the amount matches your EOB. Ask questions first.

Key Idea

Wait for the EOB. Compare it with the final bill before you pay anything, and ask questions if they do not match.

Never ignore a bill or an EOB. If something looks wrong, start at evc.myahpcare.com or contact your insurer.

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Your Dental Coverage

Anthem Blue Cross | Included automatically with your medical enrollment.

All students enrolled in the medical plan are automatically enrolled in dental. No separate sign-up needed.

Annual Benefit:	$1,500 per year (in-network and out-of-network)
Annual Deductible:	$50 individual / $150 family (waived for preventive care)
Preventive Care:	Plan pays 100% -- cleanings, X-rays, oral exams
Basic Restorative:	Plan pays 80% -- fillings, consultations
Major Restorative:	Plan pays 50% -- crowns, bridges, dentures
Periodontics:	Plan pays 80% -- nonsurgical periodontal services

How to Access

Sydney Health App

Anthem's app. Find dentists, view claims, and use your digital ID card.

Dental Cost Estimator

Check costs for common procedures before your visit.

The TeleDentists

Live video or chat with a dentist 24/7. Search in the app.

In-Network or Out

Benefits apply either way. In-network costs you less.

Tip: Schedule a preventive cleaning soon after arriving. It is covered at 100%. Find a dentist via the Sydney Health app or anthem.com.

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Your Vision Coverage

AcademicVision Care (AVC) powered by XP Health | Benefits renew every 12 months.

800+ Free Frames

$0 member cost from the AVC marketplace. 5,000+ additional frames at factory direct pricing.

Free Lenses

Single-vision lenses at $0. Includes polycarbonate, UV, anti-glare, and blue light protection.

$150 Off Contacts

Contact lens benefit of $150 off retail price. Online prescription renewals included.

Technology-Driven Experience

- Digital face scan with AI-powered recommendations across 1,500+ frame styles
- Virtual and home try-on kits so you can see how frames look before ordering
- Multifocal lenses available for $95 (all other lens features included free)
- Shop entirely online from your phone or computer

How to Access

Check your student email for a welcome message from XP Health. Follow the instructions to set up your AVC account and start shopping for eyewear.

Questions about vision coverage? Start at evc.myahpcare.com and follow the XP Health link. Do not contact UHC for vision questions.

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Real-Life Scenarios: What Would You Do?

Practical situations you may face as an EVC student.

? Fever and sore throat on a Tuesday

Try ALC telehealth first. If you need in-person care, use student health or urgent care, not the ER.

? Hurt your ankle on a Saturday night

ALC if mild. Urgent care for same-day treatment. ER only if the injury looks serious.

? Feeling anxious and cannot sleep

Contact ALC behavioral health, ASAP, or campus counseling. You do not need to handle this alone.

? You received a medical bill

Do not panic. Find the related EOB. Compare the two. Contact UHC with questions. Keep all copies.

? You need a dental or vision appointment

Anthem for dental, XP Health for vision. Do not call UHC for these. Find the links at evc.myahpcare.com.

? Travel or family emergency abroad

Contact AES for travel emergency assistance. Call 911 if you are in immediate danger in the U.S.

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Common Mistakes to Avoid

Small errors can create confusion or unnecessary cost.

- X Going to the ER for non-emergency care
- X Not showing your insurance ID card at appointments
- X Paying a confusing bill without asking questions first
- X Not checking student email, including spam and junk
- X Using an out-of-network provider without checking first
- X Ignoring medical bills or EOBs when they arrive
- X Assuming dental and vision work the same as medical
- X Waiting too long to ask for help

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Questions?

Your home base for everything:

evc.myahpcare.com

Plan materials, carrier links, ID card guidance, and support resources are all here.
All roads lead back to this site.

Site demo to follow.

You do not need to figure this out alone. Start here, and ask for help early.

Scan to get started