ISP is pleased to provide the international student accident and sickness insurance plan designed for international students enrolled at California State University Bakersfield.

<table>
<thead>
<tr>
<th>INSURANCE PLAN BENEFIT SUMMARY</th>
<th>2018–2019 PLAN BENEFITS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual / Lifetime Maximum</strong></td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Maximum per Covered Accident or Sickness</strong></td>
<td>$500,000</td>
</tr>
<tr>
<td><strong>First Treatment</strong></td>
<td>Within 30 Days of the Date of Accident or Sickness</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$250 per Policy Term</td>
</tr>
<tr>
<td><strong>Maximum for Intercollegiate Sports Injuries</strong> <em>(Applies to international athletes only)</em></td>
<td>$20,000</td>
</tr>
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<td>$250 per Policy Term</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>100% of Usual and Customary Charges After Deductible</td>
</tr>
<tr>
<td><strong>Maximum Out of Pocket</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Copays:</strong></td>
<td></td>
</tr>
<tr>
<td>Doctor’s Office Visit</td>
<td>$0</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$0</td>
</tr>
<tr>
<td>Hospital Room and Board</td>
<td>$0</td>
</tr>
<tr>
<td>MRI/ CAT Scan</td>
<td>$0</td>
</tr>
<tr>
<td>Prescription Drugs*</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Extension of Benefits</strong></td>
<td>3 Months if Hospitalized for a Covered Accident or Sickness at time of Coverage Expiration Date</td>
</tr>
<tr>
<td><strong>Physician’s Visit</strong></td>
<td>Covered as any other medical condition</td>
</tr>
<tr>
<td><strong>Medical Emergency Care</strong></td>
<td>Covered as any other medical condition</td>
</tr>
<tr>
<td><strong>Hospital Room &amp; Board Expenses</strong></td>
<td>Covered as any other medical condition</td>
</tr>
<tr>
<td><strong>Diagnostic X-rays &amp; Laboratory Procedures</strong></td>
<td>Covered as any other medical condition</td>
</tr>
<tr>
<td><strong>Max. for Physiotherapy (Outpatient)</strong></td>
<td>Covered as any other medical condition</td>
</tr>
<tr>
<td><strong>Max. for Psychotherapy (Inpatient)</strong></td>
<td>Covered as any other medical condition</td>
</tr>
<tr>
<td><strong>Max. for Psychotherapy (Outpatient)</strong></td>
<td>Covered as any other medical condition</td>
</tr>
<tr>
<td><strong>Emergency Evacuation</strong></td>
<td>100% of Actual Cost</td>
</tr>
<tr>
<td><strong>Repatriation of Remains</strong></td>
<td>100% of Actual Cost</td>
</tr>
<tr>
<td><strong>Accidental Death &amp; Dismemberment</strong></td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Emergency Reunion</strong></td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Family Reunion</strong></td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Travel Assistance Services</strong></td>
<td>Catlin Travel Assistance</td>
</tr>
<tr>
<td><strong>Provider Network</strong></td>
<td><strong>First Health</strong></td>
</tr>
</tbody>
</table>

*The policy deductible is waived for Prescription Drugs

This is a brief summary of benefits under the international student accident and sickness insurance policy underwritten by XL Catlin Insurance Company. For a full description of coverage, please refer to your certificate of coverage. The full policy on file with the policyholder will govern in all cases.

Revised 7/11/18
INTERNATIONAL STUDENT INSURANCE
FREQUENTLY ASKED QUESTIONS

What does my insurance plan cover?
CSU Bakersfield has partnered with International Student Protection (ISP) and Relation Insurance Services (RIS) to provide an affordable and comprehensive medical insurance program for international students that covers accidents and sicknesses. The plan provides worldwide coverage while you are enrolled under the plan and eligible for coverage under the plan. Coverage is effective worldwide, except for your home country.

We will pay Maximum Benefit shown in the Schedule of Benefits, for Covered Expenses from a Covered Accident or Sickness. These benefits are subject to the: Deductibles; Coinsurance Maximum Rates; Benefit Periods; and other terms or limits shown in the Schedule of Benefits.

Medical Expense Benefits are only payable:
1. for Usual and Customary Charges incurred after the Deductible has been met;
2. for those Medically Necessary Covered Medical Expenses that the Covered Person receives; and
3. when the first charges are incurred within 30 days after the date of the Covered Accident or Sickness.

No benefits will be paid for any expenses incurred that, in Our judgment, are in excess of Usual and Customary Charges. For full plan details, benefits, exclusions, and limitations, refer to the policy.

When is my insurance plan effective?
For most full-time students enrolled in the plan, the coverage dates are as follows:

   Fall 2018: 8/15/2018 – 1/14/2019
   Spring 2019: 1/15/2019 – 6/14/2019
   Summer 2019 - Session 1: 5/15/2019 – 8/14/2019
   Summer 2019 - Session 2: 5/15/2019 – 7/14/2019

Please note: Language program students, exchange program students, or other short-term program students may have different insurance coverage dates than listed above. Your coverage dates will appear on your insurance ID card.

How do I obtain my insurance ID card?
Once you are enrolled in the plan, register online to download your insurance identification card at www.4studenthealth.com/csub. No other ID card will be mailed to you. If you go to a doctor’s office, urgent care center, hospital, or pharmacy, you will be asked for your ID card. Keep your insurance ID card with you at all times.

My contact information has changed. How do I update my account?
You may update your contact information using our member portal at www.4studenthealth.com/csub.

Can my dependents be covered under this plan?
If you wish to cover an eligible dependent spouse/domestic partner or dependent children accompanying you to the US under this plan, you will need to purchase coverage for the dependent(s) by contacting ISP directly at info@intlstudentprotection.com or (877) 738-5787 and remitting the appropriate premium for the period of coverage via credit card or debit card. Dependents may be enrolled at the time that you are enrolled under the plan. If you wish to enroll a dependent later, it must be within 31 days of marriage, birth, adoption, or arrival in the United States. US citizens or permanent residents of the United States may not be covered.
**What do I do if I need medical care?**
Your first choice for medical treatment should be the Student Health Center. If you cannot access the health center it is recommended that you utilize a walk-in clinic, doctor’s office, or urgent care facility that participates in the Network your plan uses. Some providers may allow you to walk in and receive care while others may require you to make an appointment. More information on Network providers is included below. For non-emergencies, the hospital or emergency room should not be your first choice. Services provided there are very expensive and may lead to high out of pockets costs for you. In case of a serious or life-threatening emergency, call 9-1-1 for emergency assistance.

**Do I need to receive treatment at my college or university’s student health center?**
It is always recommended that you first seek treatment at your university’s health service center when practical. Many regular services may be provided to you at little or no charge. The health center has practical knowledge of the local medical community and can refer you to proper doctors when additional care is needed. *The insurance plan does not require that members first be treated at the student health center, but it is recommended.*

**Must I use an “In-Network” medical provider?**
This insurance program gives you access to a network of doctors, hospitals, and medical providers organized to provide you with quality medical care at discounted pricing to keep your out-of-pocket costs down. This plan uses a network called First Health. It is **STRONGLY recommended** that members utilize providers within the network to take advantage of significant network discounts to limit their out-of-pocket expenses and expedite claims. You can search for medical providers on the First Health Network website at [www.firsthealthlbp.com](http://www.firsthealthlbp.com) or call (800) 226-5116.

**How do I pay for prescription drugs?**
*It is very important to keep your insurance ID card with you at ALL TIMES!* Prescription benefits under the plan are administered by Express Scripts, a national pharmacy network. To use the benefit, go to a participating pharmacy and present your ID card. There are no copays for prescriptions under this plan, so you should not need to pay anything to the pharmacy when filling your prescription.

In the event you fill a prescription and do not have your insurance ID card with you, or if you do not use an Express Scripts pharmacy, you will need to pay for the prescription and submit a claim for reimbursement. You would need to send in a prescription claim form along with a copy of the prescription and receipt from the pharmacy to:

Relation Insurance Services  
P.O. Box 25936  
Overland Park, KS 66225

To inquire about your prescription drug benefit or to access a complete list of network pharmacies call (800) 447-9638 and have your group and member numbers from your ID Card available.
How do I file a claim?
If the medical provider has submitted the claim information directly to the claims administrator (Relation Insurance Services / RIS) you will simply need to complete a claim form and return it to RIS. In-Network medical providers should be able to submit the claim information to RIS. Instructions on submitting the claim form are below.

**IMPORTANT!** A SEPARATE CLAIM FORM IS NEEDED FOR EACH ACCIDENT OR SICKNESS

To obtain a claim form, visit [www.4studenthealth.com/csub](http://www.4studenthealth.com/csub) and select CSU Bakersfield from the list. You can find the form under **Claims** in the USE YOUR INSURANCE section.

If the medical provider does not file a claim directly with the claim administrator on your behalf, you will need to submit a claim for reimbursement. Follow these steps:

a) Download a claim form and fill it out completely.
b) Include your policy number (as shown on your ID card) on the claim form.
c) Attach itemized bills for X-rays, laboratory charges, etc.
d) Send your claim form and all bills pertaining to this claim to Relation Insurance Services at the address below. Try to have all itemized bills attached to the same claim form.
e) If you have questions about the status of your claim after it has been submitted, call RIS at the phone number below.

The address and fax number to submit claims information are as follows:

**Mailing Address:**

Relation Insurance Services  
P.O. Box 25936  
Overland Park, KS 66225

Fax: (913) 327-7520

Phone: (888) 388-0931  
Monday–Friday, 8:30 a.m. to 5:00 p.m. Central Time

**IMPORTANT!** PRE-NOTIFICATION FOR INPATIENT HOSPITALIZATION IS REQUIRED.

Call RIS at (888) 388-0931 before you are admitted to the hospital or within 24 hours of being admitted.

Additional information is sometimes requested by the claims administrator after receiving your initial claims documentation, such as further details regarding the accident or sickness. Please be sure to reply promptly to any requests for information to ensure that your claims are processed in a timely manner.
INTERNATIONAL STUDENT INSURANCE
IMPORTANT CONTACTS

For Claims or Benefits related questions:
With questions regarding your medical benefits, specific medical procedures or status of open claims, please contact the claims administrator. You can also get help with questions about your ID card.

Contact: Relation Insurance Services - Claims Administrator
Phone: (888) 388-0931
Email: risservicexl@relationinsurance.com
Web: www.4studenthealth.com/csumb

For questions regarding In-Network Medical Providers:
To locate an in-network medical provider for significant discounts to lower your out-of-pocket expenses, contact First Health.

Contact: First Health – Provider Network
Phone: (800) 226-5116
Web: www.firsthealthlbp.com

For all other questions regarding your insurance plan:
For general policy administration such as enrolling a dependent, reporting a change of address, or confirming coverage dates, contact ISP.

Contact: International Student Protection (ISP) – Plan Administrator
Phone: (877) 738-5787
Email: info@intlstudentprotection.com

IMPORTANT! In the event of a serious accident or medical condition, please contact ISP immediately so we can assist in coordinating treatment with our claims team and assistance provider.

For questions regarding your Prescription Drug coverage:
Express Scripts administers the prescription coverage under this plan. Contact them with any questions regarding prescription coverage specifics or to locate a network pharmacy.

Contact: Express Scripts – Prescription Vendor
Phone: (800) 447-9638
Web: www.express-scripts.com

For Emergency Evacuation/Repatriation of Remains or Travel Assistance Services:
In the event of a serious medical condition, the assistance provider should be contacted if an emergency evacuation or repatriation of remains to the student’s home country may be required.

Contact: Catlin Travel Assistance – Travel Assistance Provider
Phone: (855) 806-6180 (inside the USA and Canada) / (240) 330-1463 (outside the USA and Canada)
Email: OPS@europassistance-usa.com
Web: http://www.europassistance-usa.com
Hours: 24 hours a day, 7 days a week