

Useful Links

General Information:



How to find doctors:



Claims tutorial:



EOB tutorial:



Effective dates:

Fall 2018:

August 20th

to

December 8th

Spring 2019:

January 14th

to

May 4th

Summer 2019:

June 10th

to

July 26th

isoa.org

(800) 244 - 1180

customercare@isoa.org

Health Insurance for International Students



2018 - 2019



Lincoln University
401 15th Street, Oakland, CA 94612
(510) 628-8034

Essential Plan

Annual deductible	\$350
Maximum benefits per event	\$125,000
Annual maximum	Unlimited
Co-insurance	80%
Student health center / co-pay Golden Gate Urgent Care Center 3900 Piedmont Ave, Oakland, CA 94611	\$35 per visit
Doctor/urgent care / co-pay	\$50 per visit
Emergency room / co-pay	\$350
Hospitalization / co-pay	\$500
Mental health	25 visits/year or \$3,000 max/year
Maternity	\$7,500 max for normal delivery or \$12,000 C-section
Pre-existing conditions	Covered after 6 months

Compass PPO Plan

Annual deductible	\$150
Maximum benefits per event	\$250,000
Annual maximum	Unlimited
Co-insurance	80% up to \$20,000; 100% thereafter
Student health center / co-pay Golden Gate Urgent Care Center 3900 Piedmont Ave, Oakland, CA 94611	\$25 per visit
Doctor/urgent care / co-pay	\$40 per visit
Emergency room / co-pay	\$300
Hospitalization / co-pay	\$350
Mental health	Covered
Maternity	Covered
Pre-existing conditions	Covered after 6 months

Secure Plan

Annual deductible	\$90
Maximum benefits per event	\$500,000
Annual maximum	Unlimited
Co-insurance	80% up to \$10,000; 100% thereafter
Student health center / co-pay Golden Gate Urgent Care Center 3900 Piedmont Ave, Oakland, CA 94611	\$15 per visit
Doctor/urgent care / co-pay	\$30 per visit
Emergency room / co-pay	\$250
Hospitalization / co-pay	\$250
Mental health	Covered
Maternity	Covered
Pre-existing conditions	Covered after 6 months

Age	Price per month
12-24	\$29
25-29	\$48
30-64	\$115

Age	Price per month
12-24	\$39
25-29	\$69
30-64	\$175

Age	Price per month
12-24	\$49
25-29	\$82
30-64	\$195