

Useful Links

General Information:



How to find doctors:



Claims tutorial:



EOB tutorial:



Summer Semester, 2019

Effective date:

June 10th

Termination date:

July 26th

isoa.org
(800) 244 - 1180
customer@isoa.org

Health Insurance for International Students



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 |

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

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 |

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

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 | \$49 |
| 25-29 | \$82 |
| 30-64 | \$195 |