



State Center Community College District
1525 E. Weldon Avenue
Fresno, CA 93704

Memorandum

TO: All Full-Time, Regular Benefited Employees **DATE:** 10/3/2016

FROM: Frances Garza, Benefits Coordinator

RE: Out of Area/Out of Country Coverage with your Health Plan

As a full-time, regular benefited employee of State Center Community College District, you are offered medical insurance as part of your benefit package. Should you travel outside of the country, your medical benefits may be affected. Please see the information below regarding out of area/out of country coverage with your medical plan.

Modern Care PPO Plan members

The Modern Care PPO plan utilizes the Anthem Blue Cross Prudent Buyer Network and providers. Should you travel outside of the provider service area but within the United States, benefits will be considered out-of-network. If you should travel outside of the country, benefits are not payable. However, should you have a **true medical emergency while traveling outside of the service area or outside of the country**, your medical insurance will cover emergency services as in-network. If you should incur a true medical emergency while traveling you may seek treatment at a local hospital or emergency room. Often when out of the country individuals are required to pay for services, obtain a receipt translated into American dollars and submit reimbursement to the insurance company. Please refer to your Benefits Summary Plan Document to review further information regarding emergency services and other plan benefits.

Bronze PPO Plan members

The Bronze PPO plan utilizes the Anthem Blue Cross Prudent Buyer Network and providers. Should you travel outside of the provider service area or outside of the Country, benefits are not payable. However, should you have a **true medical emergency while traveling outside of the service area or outside of the country**, your medical insurance will cover emergency services as in-network. If you should incur a true medical emergency while traveling you may seek treatment at a local hospital or emergency room. Often when out of the country individuals are required to pay for services, obtain a receipt translated into American dollars and submit reimbursement to the insurance company. Please refer to your Benefits Summary Plan Document to review further information regarding emergency services and other plan benefits

Kaiser HMO Plan Members

The Kaiser HMO plans utilize Kaiser hospitals, physician groups, facilities and providers in the local service region. Therefore, should you travel outside of the service region benefits may not be payable. However, should you travel outside of the service region and have a **true medical emergency**, your medical insurance will cover emergency services you receive from plan providers or non-plan providers anywhere in the world. Please refer to your Evidence of Coverage booklet to review further information regarding emergency services and post-stabilization care.

All Summary Plan Documents and Evidence of Coverage Booklets can be found on the Employee Benefits webpage at <http://www.scccd.edu/employeebenefits>

Should you have any questions regarding your health benefits, please contact the Benefits Office at (559) 244-5933 or (559) 244-5992.