



## International Student Insurance Plan 2025-2026 School Year

Student Insurance  
Powered by Venbrook Higher Education



# Your Insurance Team

**Navigating the U.S. healthcare system can be overwhelming. We are here to help.**

**Student Insurance** is your plan administrator. We provide:

- Website with Plan Materials and Resources
- Billing
- Customer Service and On-campus Support

**Robin Assist** is your insurance administrator. They provide:

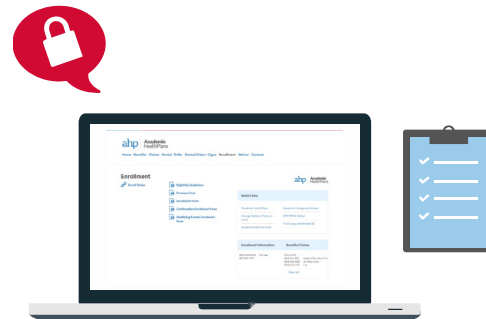
- Enrollment / ID Card distribution
- Customer Service and Provider Support
- Claims Inquiries and Support

**United Healthcare** is your Medical, Pharmacy, and Behavioral Health insurance network. They provide:

- National Network of providers and pharmacies
- Behavioral Health providers

**Anthem** is your insurance network for Dental and Vision. They provide:

- Online portal access for ID cards
- Dental and Vision Network of Providers
- Claims Inquiries and Support



# Student Health Insurance Plan



**Eligibility and Enrollment:** All new international and exchange students are automatically enrolled in the student health insurance plan and billed through student accounts for health insurance annually or by semester.

**Dependent enrollment:** payment links will be available directly through our Student Insurance website.

**OPT students:** Your insurance premium is based on the number of days you enroll in the plan year. Student Insurance will create a payment link for you.

**\*\*\*Payment via a credit card is required during enrollment.\*\*\***



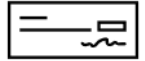
**ID Cards and Information:** Student Insurance will receive your enrollment from the School. Once enrolled, a Welcome Email from **Robin Assist** with your Medical/Rx ID card will be included. Save your ID card to your phone and use it when accessing Medical, Pharmacy, or Behavioral Health Benefits.

**Student Portal:** You will receive a welcome email to your portal with individualized plans and resources.

**Additional plans and resources, and Dependent costs  
are available via the Student Insurance website**

[Glendale Community College International Student Insurance](#)

# Insurance Terminology



**Insurance Premium:** The amount a student pays to have a health insurance plan.



**Policy Year:** The effective dates of the policy.



**Co-payment:** A fixed (\$) amount you pay for a specific service, like at the doctor's office or the pharmacy.



**Co-insurance:** A fixed percentage (%) of medical expenses that is payable by the student.



**Out-of-Pocket Maximum/Limit:** what you must pay out of your pocket for covered, in-network healthcare services during a policy year.



**Exclusions:** Benefits that are not covered under the policy. **Please read the policy!**

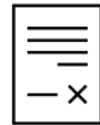
# Insurance Terminology



**In-Network/Preferred Care:** A network of providers and healthcare facilities contracted with the insurance carrier (**United/Anthem**). You will have less out-of-pocket costs by seeking services from an in-network provider.



**Out-of-Network/Non-Preferred Care:** These are providers and facilities ***not*** contracted with the insurance carrier (**United/Anthem**). As they are not under a contract, you can usually expect more out-of-pocket costs and additional charges.



**Preferred Allowance/Negotiated rate:** refers to the fixed amount that an in-network (preferred) medical provider has agreed to accept as full payment for a covered service.



**Usual, Reasonable & Customary (URC):** the maximum they will pay for services not covered under negotiated in-network agreements. Any charges above the UCR are typically the patient's responsibility.

# Robin Assist Welcome Email

## Robin Assist



## INFORMATION FOR YOUR GLENDALE COMMUNITY COLLEGE DISTRICT INTERNATIONAL STUDENT HEALTH PLAN


Welcome {{name}},

This email contains your Member ID Card and a summary of valuable information regarding your Plan. For additional information, including how to search for a provider, please refer to the plan information available on your insurance webpage, by clicking the link below:


**Students will receive a Welcome E-mail from Robin Assist with a copy of their ID card**

Welcome {{name}},

This email contains your Member ID Card and a summary of important information regarding your health plan.

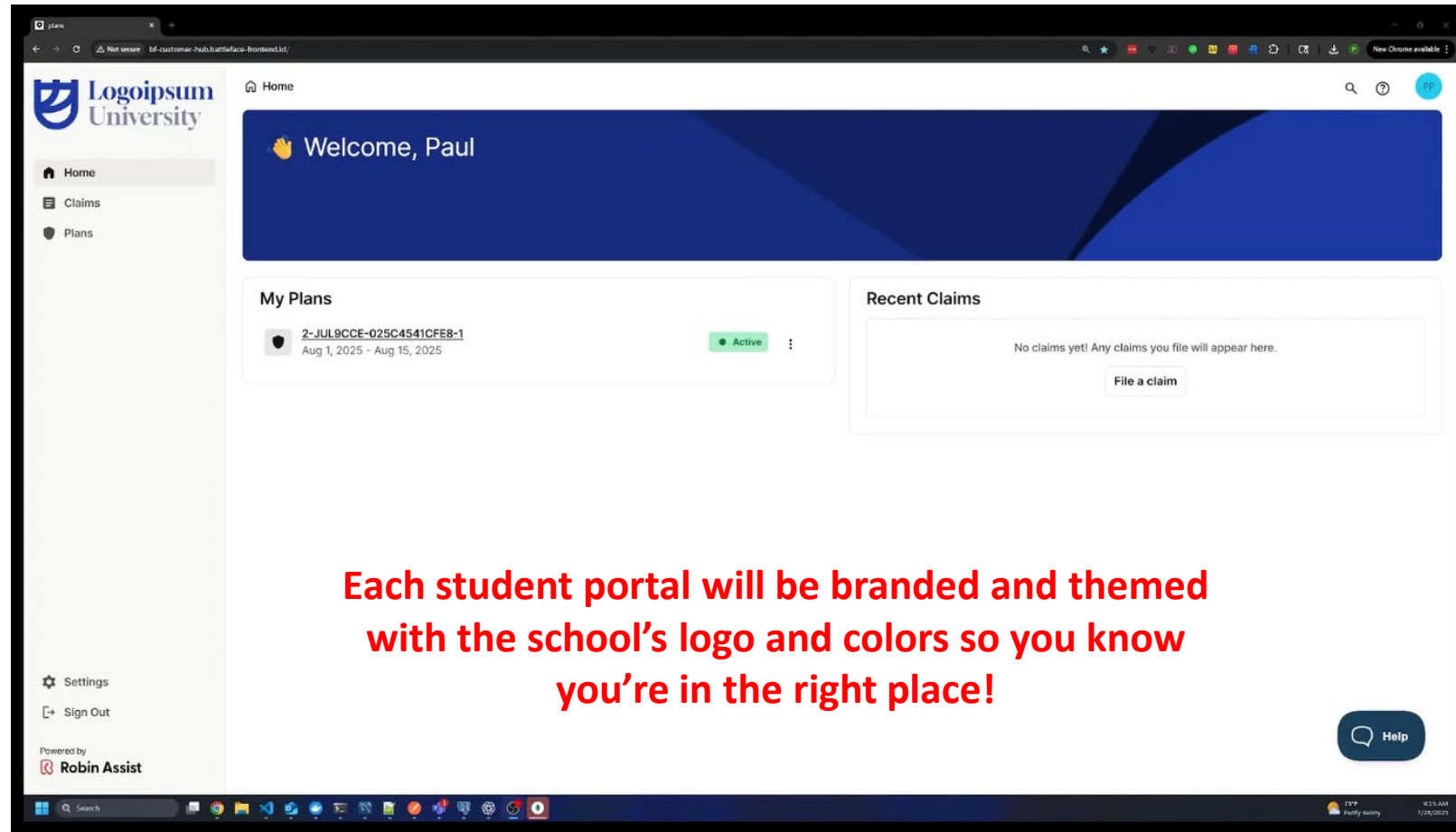
For additional information, including how to search for a provider, please visit the Student Insurance webpage by clicking the link below:  [\[PLAN INFORMATION\]](#)

### Important Information

- **Member ID Card**  
Please keep your card with you and present it when accessing medical care.
- **Prescription Services**  
If a prescription is needed, show your Member ID Card at the pharmacy to access UnitedHealthcare prescription discounts.
- **GoodRx Discounts**  
For medications or vaccines not covered by your plan, use the [GoodRx app](#) to check local prices. Confirm availability directly with the pharmacy.
- **Upfront Payments**  
If you're required to pay upfront, send the itemized invoice and proof of payment to:  
 [studentinsurance@robinassist.com](mailto:studentinsurance@robinassist.com)
- **Student Portal**  
You will receive a separate email with access to a student portal. This access will allow you to view your medical plan, benefits, claim information, and search for in-network UHC providers.

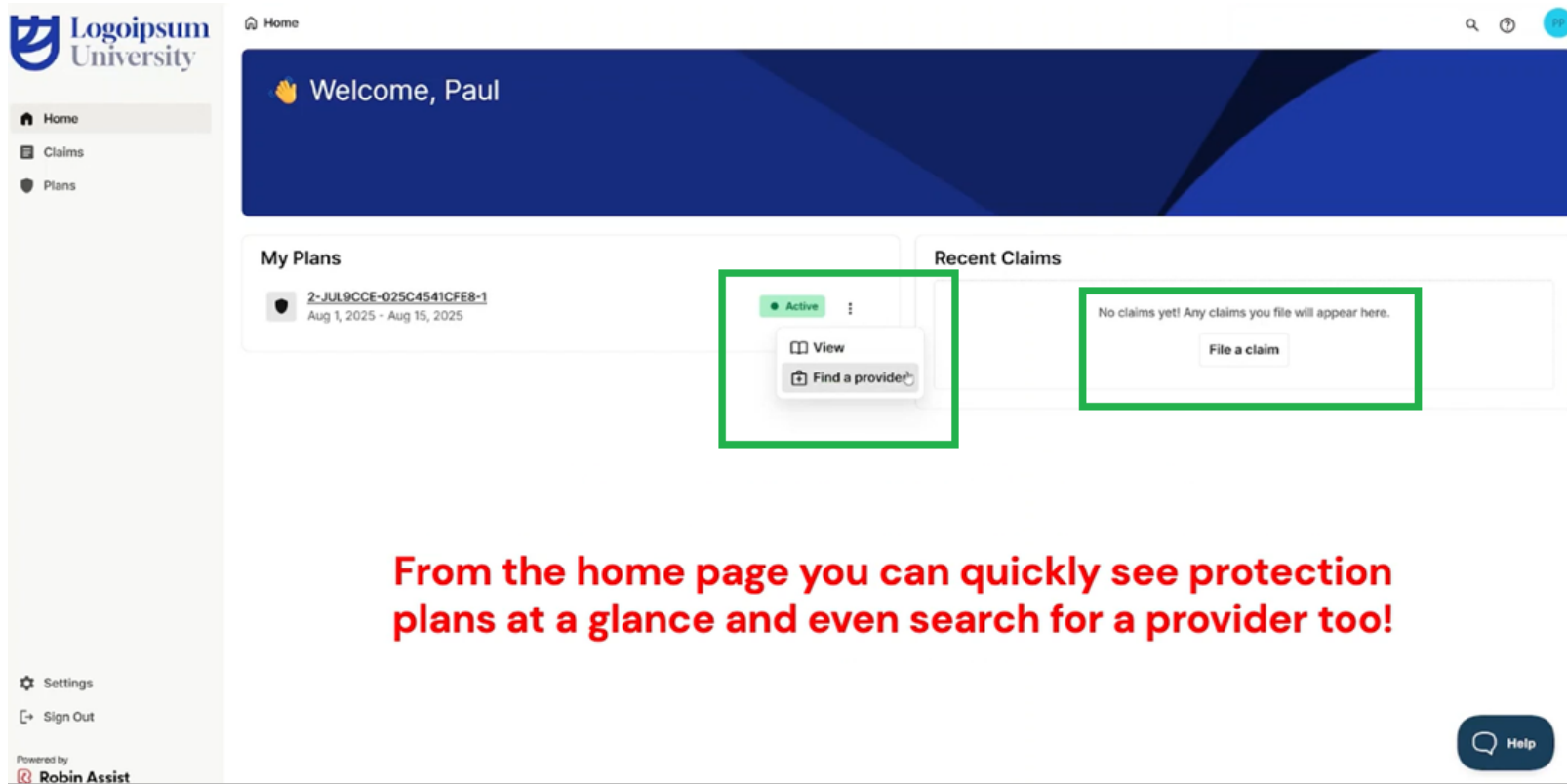
# Robin Assist Student Insurance Portal

After you have received your welcome email with your ID card, you will receive a separate email with details on how to access to the student portal. Once you have entered your credentials and multi-factor authorization, you will have access to your insurance information.



# Robin Assist Student Insurance Portal

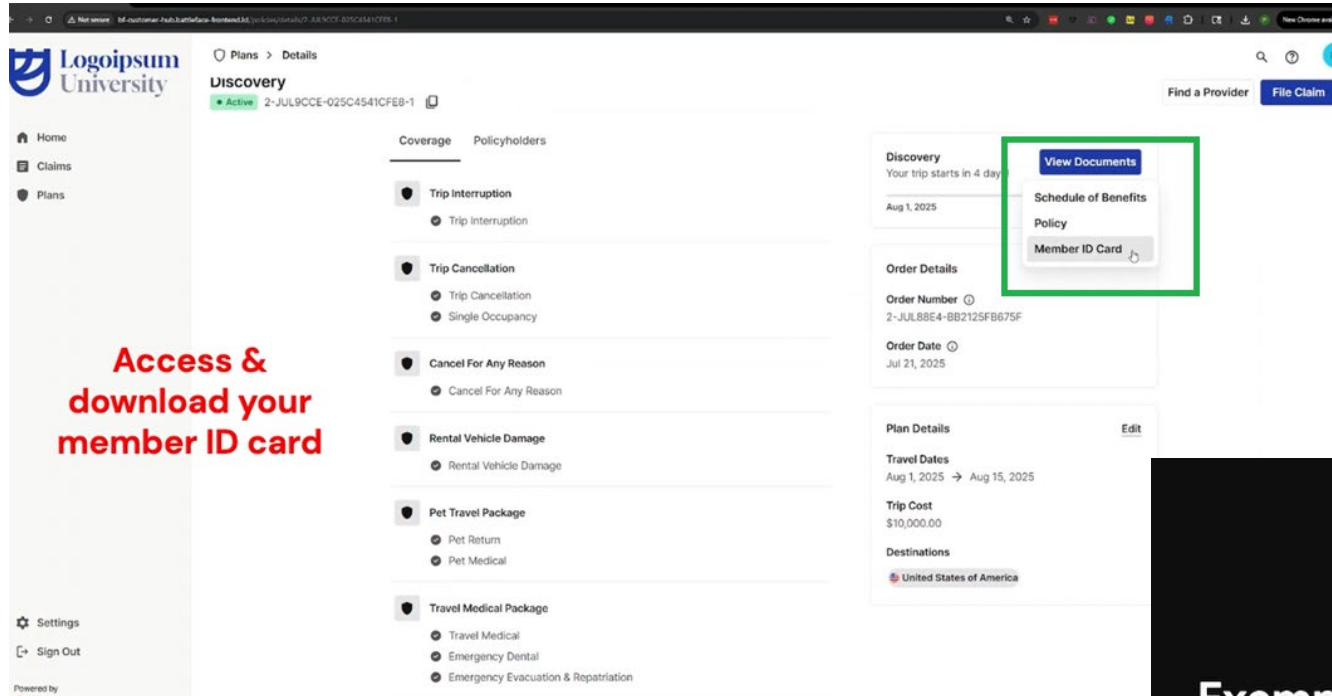
On your homepage, you will have access to view your plan documents, search for a provider, or file a claim directly from your portal.



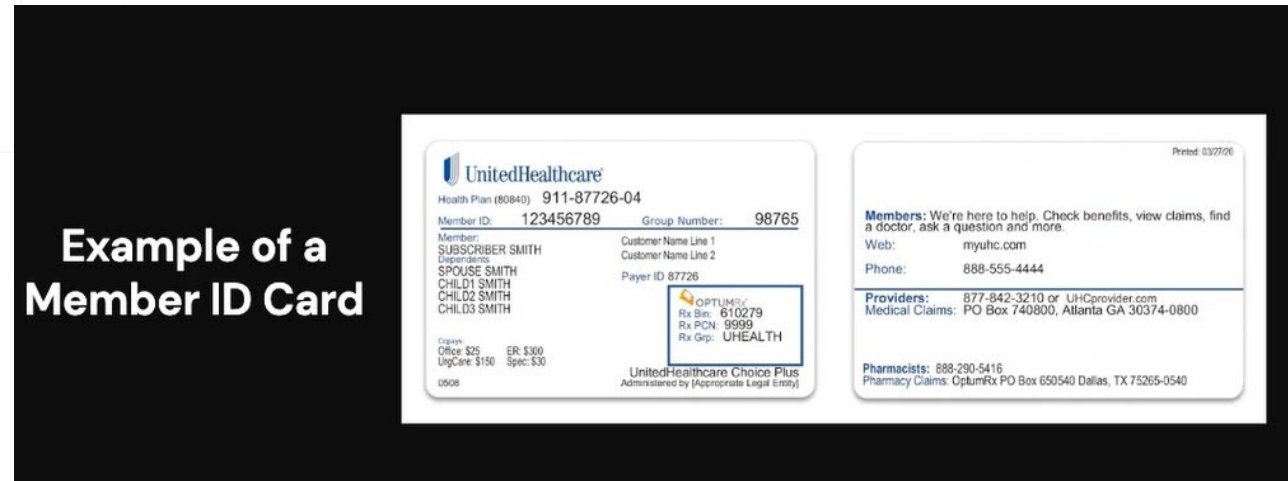
The screenshot displays the Robin Assist Student Insurance Portal for Logoipsum University. The interface includes a navigation sidebar with 'Home', 'Claims', and 'Plans' options. The main content area features a 'Welcome, Paul' banner, a 'My Plans' section with one active plan (ID: 2-JUL9CCE-025C4541CFE8-1, Aug 1, 2025 - Aug 15, 2025) and a 'Recent Claims' section with a 'File a claim' button. A red text overlay states: 'From the home page you can quickly see protection plans at a glance and even search for a provider too!'.

# Robin Assist Student Insurance Portal

You will have direct access to view your member ID card.



**Access & download your member ID card**



# Summary of Benefits (2025-26 Plan year)

**Copayment:**

Fixed (\$) amount you pay for a specific service, like at the doctor's office or the pharmacy.

**Out-of-Pocket Maximum:**

What you must pay out of your pocket for covered, in-network healthcare services during a policy year.

**Policy Year Maximum:**

This is the maximum the plan will pay in the policy year

	In-Network	Out-of-Network
Plan Maximum	\$250,000	
Deductible	\$0 Ind	\$100
Out-of-Pocket Maximum	\$9,100	\$9,100
Coinsurance	100% of PA*	50% of URC**
Office Visit Copay	100% of PA	50% of URC
Urgent Care	\$25 copay	50% of URC
Emergency Room Benefit	\$250 copay (waived if admitted)	50% of PA
Hospital Room & Board (Inpatient)	\$100 copay	50% of URC
Prescription Drug Benefit	\$15/\$30/\$60 30% co-insurance for specialty drugs up to a \$250 maximum	
Medical Evacuation	100% of covered expenses approved services	
Repatriation of Remains	100% of covered expenses approved services	
Dependent Coverage?	Yes	
PPO	United	
PBM	Optum	

**\*Preferred Allowance:**

The contracted rates the insurance carrier has with in-network providers.

**\*\*Usual, Reasonable and Customary (URC):**

The maximum fee an insurance company considers appropriate for a particular medical service within a specific geographic area. Any charges above the UCR are typically the patient's responsibility.

## Where can you can access care

**Non-Urgent Medical Condition:** The Student Health Center is available for general medical care such as short-term illness treatment and mental health care. GCC staff can treat many conditions or, if necessary, refer you to another doctor or specialist if further care is needed.

**Non-Life-Threatening emergency, but Urgent Medical Condition:** Students can access your local Urgent Care for immediate attention. OPYN Health offers Virtual Care for immediate medical attention. Both can treat minor issues and cost less than the emergency room. No need to wait for a scheduled appointment.

**Life-Threatening Emergencies:** In a life-threatening emergency, call 911 for assistance or go to the nearest hospital emergency room (ER).

**To Find an In-Network/Preferred provider:**

[Provider Search Engine](#)

# Student Contact Sheet

## 2025-2026 School Year

**International Student Health Contacts**  
**2025-2026 School Year**

<p><b>Robin Assist</b> Enrollment / ID Card distribution Customer Service and Provider Support Claims Inquiries and Support</p>	<p><b>phone:</b> 877-810-6870 <b><a href="mailto:studentinsurance@robinassist.com">studentinsurance@robinassist.com</a></b></p>
<p><b>Anthem Blue Cross (Customer Service)</b> Dental   Vision</p>	<p>800-888-2108   866-723-0515</p>
<p><b>Anthem Blue Cross Dental and Vision (Sydney App)</b></p> 	<p>Once enrolled, register using your Student I.D. number.</p> 
<p><b>OPYN Health</b> Virtual urgent care Virtual behavioral health Peer to Peer Counseling (Kindly Human)</p>	
<p><b>Student Health Center:</b> General medical care, immunizations, and appointments</p>	<p><b>Location:</b> SR building, 1st floor <b>Phone:</b> 818-551-5189 <b>Email:</b> <a href="mailto:healthcenter@glendale.edu">healthcenter@glendale.edu</a> <a href="#">Health Center   Glendale Community College</a></p>
<p><b>Sr. Client Manager</b> Customer Service, website/resource assistance</p>	<p><b>Christine Donegan</b> <b><a href="mailto:cdonegan@studentinsuranceusa.com">cdonegan@studentinsuranceusa.com</a></b> <b>phone:</b> 818-449-9074</p>
<p><b>Sr. Client Executive</b> On-Campus Support, Escalated Issues, Staff Training</p>	<p><b>Bridgette Pereira</b> <b><a href="mailto:bpereira@studentinsuranceusa.com">bpereira@studentinsuranceusa.com</a></b> <b>phone:</b> 818-598-5686</p>