Insurance Overview

As a part of our Registration Process, Students are asked to show health insurance. If they are a J-1 or F-1 student it is required. It is a key point in our registration. Without Adequate Health Insurance the student will not be able to attend and they are marked absent in each class they do not attend.

So to help the students we offer a set of guidelines for to follow when purchasing insurance and list common questions regarding insurance and how to use it.

Wells Fargo Health Insurance

Highlights of The Student Health Insurance Plan

- Eligibility: Non-resident and/or non-citizen of U.S., actively attending classes.
- The policy is valid as long as you are enrolled at the ALI.
- ACCIDENT Medical Expense Unlimited.
- SICKNESS Medical Expense Unlimited.
- Co-payment $35 Per Doctor Visit / $250 Emergency Room Per visit
- Full Medical REPATRIATION & EVACUATION benefit.
- The ANNUAL DEDUCTIBLE $150 / Policy Year.
- Cover PRE-EXISTING conditions.
- Other Membership Benefits: Student Assistance for Academic Stress, Life Coaching, Finances, Child Care Services, and Personal Relationships (Family, Friends & Dating). Natural Products and Services Discounts Include: Over the counter vitamins, Vision, Acupuncture, Chiropractic, Fitness and Massage Services.
- Mobile App for Both Android and IPhone: View current claims, and other benefits online.
- Insurance Begins: On the day following enrollment date; the coverage is valid worldwide.

For more information here or go to: https://csuhealthlink.com/portal/translator.aspx?companyid=279&statecode=CA
Health Insurance Common Questions

Many students are still not sure when it comes to insurance. They have the guidelines but it can still be troublesome and the consequences of getting it wrong can be wasted time and money. Below are some questions to give you an informed choice when choosing insurance.

Q: Do I have to purchase insurance?
A: Yes, all students must have insurance. It is a SDSU requirement. That insures that you will properly covered in the event of an emergency.

Q: What if I already have Insurance or I do not want to purchase the insurance offered by the American Language Institute?
A: No, Starting Spring 2016 Wells Fargo Insurance will become mandatory for every student and the insurance cost will be included in the tuition.

Q: Now that I have insurance, how do I use it?
A: When going to the Hospital, show them you insurance paper and ID card to get you started. Then they will let you know of anything else you need turn or do.

You may go to the Student Health Services and receive aid there. It is right across the street from the American Language Institute Office. They will either help or direct to a hospital.

Q: What if the Student Health Services is closed or I can not get to it. Where do I go?
If it is an emergency dial 911.

If it is not an emergency find a Hospital that is close to You. Your insurance provider should have given you a list of hospitals or places where you can find them. In this document we have a list of some as well and directions on how to get to them.

Is It an Emergency?

If there is medical emergency you call 911. An ambulance will arrive and take you to the nearest Hospital Available. Use the following guidelines to decide if an ambulance should be contacted.

- Loss of consciousness
- Intolerable and uncontrollable pain
- Severe shortness of breath
- Chest pain Uncontrollable bleeding
- Broken bone (if bone is showing or if limb is deformed)
- Stupor, drowsiness, or disorientation that cannot be explained
- Poisoning (call your poison control center (1-800-222-1222) first, if possible, and ask for immediate home treatment advice)
- A major injury (such as a head injury)
- Severe or worsening reaction to an insect bite or sting, or to a medication (especially, if breathing is difficult)

A medical emergency is an injury or illness that is acute and poses an immediate risk to a person’s life or long term health.
Hospitals in San Diego

Going to a new area and finding Hospitals in the area can be a difficult task. We have created a personal Google map that lists some general hospital around the Area. As a service to our Wells Fargo Blue Anthem Insurance Members we have listed driving and Bus Transit Directions to each hospital that provides General Hospital Preferred Provider Care (PPO). To go to the live site click the pictures or go to http://g.co/maps/292mj

For a full list of Preferred Provider Organizations go to: https://www.aetnastudenthealth.com/students/student-connection.aspx?GroupID=867869

As a service to you we have created a map that highlights general hospitals in Google Maps. It also gives directions via bus and driving. To go the map click the picture or go to http://g.co/maps/292mj

Important Places for Medical Treatment

SDSU Student Health Services
Students can receive medical treatment during the hours below this should be the first choice for any non medical emergencies
Clinic Hours
Mon-Fri: 8:30 - 4:30 PM
exc. Thurs: 9:30 - 4:30 PM
Directions 2 minutes Walking
1. Head north on Campanile Dr toward Hardy Ave 108 ft
2. Turn left onto Hardy Ave (Destination will be on the right) 443 ft

Alvarado Medical Hospital
1. Head south on Campanile Dr toward Lindo Paseo
2. Take the 1st left onto Lindo Paseo
3. Take the 2nd left onto College Ave
4. Turn right onto Alvarado Rd
5. Take the 1st left to stay on Alvarado Rd

Google Maps Directions
http://g.co/maps/vmsw7

Google Maps Directions
http://g.co/maps/khqv6

Calpulli Center
5500 Campanile Dr.
619-594-5281

6655 Alvarado Rd
San Diego, CA. 92120
(619) 287-3270
Important Places for Medical Treatment (Continued…)

Sharp Memorial Hospital

Driving Directions
1. Head south on Campanile Dr toward Lindo Paseo
2. Take the 1st left onto Lindo Paseo
3. Take the 2nd left onto College Ave
4. Slight right to merge onto I-8 W
5. Take exit 68 to merge onto I-805 N toward Los Angeles
6. Take exit 20A for Mesa College Dr
7. Turn left onto Kearny Villa Rd/Mesa College Dr
8. Continue to follow Mesa College Dr
9. Turn left onto Health Center Dr
10. Turn left onto Frost St
11. Turn right

Google Map Directions
http://g.co/maps/b8a76

Bus/Transit Directions
1. Walk to SDSU Transit Center
2. Take the Green Line Light rail towards Old Town
3. Get off on Fashion Valley Transit Center
4. Take the 25 Bus towards Kearny Mesa T.C.
5. Walk to Sharp Memorial Hospital
7901 Frost St, San Diego, CA 92123

Google Map Directions
http://g.co/maps/7jyn9

Grossmont District Hospital

Driving Directions
1. Head south on Campanile Dr toward Lindo Paseo
2. Take the 1st left onto Lindo Paseo
3. Take the 2nd left onto College Ave
4. Take the ramp onto I-8 E
5. Take exit 14B for La Mesa Blvd toward Grossmont Center Dr
6. Turn left onto La Mesa Blvd
7. Turn right onto Murray Dr
8. Take the 1st left toward Health Center Cir
9. Turn right onto Health Center Cir

Google Map Directions
http://g.co/maps/2gpqd

Bus/Transit Directions
1. Walk to SDSU Transit Center
2. Take the Green Line Light rail towards Santee
3. Get off at the Grossmont Transit Center
4. Walk to Grossmont District Hospital 5555 Grossmont Center Drive, La Mesa, CA 91942

Google Map Directions
http://g.co/maps/jsnr9
# List of Hospitals Around San Diego

This is a list hospitals around San Diego. You may also use the [general hospitals map](http://g.co/maps/292mj)

<table>
<thead>
<tr>
<th>Hospital Name</th>
<th>Address</th>
<th>Contact Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alvarado Hospital LLC</td>
<td>6655 Alvarado Rd&lt;br&gt;San Diego, CA. 92120</td>
<td>(619) 287-3270</td>
</tr>
<tr>
<td>Promise Hospital of San Diego</td>
<td>5550 University Ave&lt;br&gt;San Diego, CA. 92105</td>
<td>(619) 582-3800</td>
</tr>
<tr>
<td>Grossmont District Hospital</td>
<td>5555 Grossmont Center Dr&lt;br&gt;La Mesa, CA. 91942</td>
<td>(619) 465-0711&lt;br&gt;(619) 740-4110&lt;br&gt;(619) 740-6000</td>
</tr>
<tr>
<td>Kindred Hospital San Diego</td>
<td>1940 El Cajon Blvd&lt;br&gt;San Diego, CA. 92104</td>
<td>(619) 543-4500</td>
</tr>
<tr>
<td>Rady Children's Hospital San Diego</td>
<td>3020 Childrens Way Ste MC5001&lt;br&gt;San Diego, CA. 92123</td>
<td>(858) 576-1700</td>
</tr>
<tr>
<td>Sharp Mary Birch Hospital for Women and Newborns</td>
<td>3003 Health Center Dr&lt;br&gt;San Diego, CA. 92123</td>
<td>(858) 939-3400</td>
</tr>
<tr>
<td>Sharp Memorial Hospital</td>
<td>7901 Frost St&lt;br&gt;San Diego, CA. 92123</td>
<td>(858) 292-2124&lt;br&gt;(858) 499-2400&lt;br&gt;(858) 541-3400&lt;br&gt;(858) 939-3400</td>
</tr>
<tr>
<td>Scripps Mercy Hospital</td>
<td>4077 5th Ave&lt;br&gt;San Diego, CA. 92103</td>
<td>(619) 294-8111</td>
</tr>
<tr>
<td>UCSD Medical Center</td>
<td>200 W Arbor Dr&lt;br&gt;San Diego, CA. 92103</td>
<td>(619) 543-6267</td>
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</tbody>
</table>

**REMINDER:** you may use the general hospitals google map located [Here](http://g.co/maps/292mj).
San Diego Emergency Numbers

San Diego Emergency Line ..................................................911
San Diego Police Department (Non Emergency)........ (619) 531-2000
San Diego Police Department .........................http://sandiego.gov/police/
San Diego Poison Control Center ......................(800) 222-1222 24
San Diego Poison Control Center Website: ..........http://calpoison.org/
SDSU Police Department .................................dps.sdsu.edu/
SDSU Police Department .................................(619)594-1991