WELCOME ABOARD PACKAGE

**To get timely treatment, you should take your DOD ID, home address, phone no, and you’re ITO with you to the Medical Facility.**

**Types of Medical Services for IMS & Family**

ROUTINE CARE: PRESIDIO OF MONTEREY ARMY HEALTH CLINIC

Primary Military Treatment Facility – Active-Duty Sponsor Only

*Address and Hours of Operations:*

473 Cabrillo Street, Bldg. 422, Presidio of Monterey

IRMAC Appointment Line: *1-800-404-4506*

(Mon – Fri 0700-1600)

 (Third Thursday of the Month 0700-1030)

Clinic will be closed on Federal Holidays and Training Holidays

**URGENT CARE: For IMS and Beneficiaries**

**\*Civilian Treatment Facility Example:**

* **No available appointments at the Army health clinic**
* **Need to see a doctor during the weekend and /or afterhours of regular clinic service hours from 0700 to 1600)**

**Civilian Urgent Care Medical Clinics:**

*Address and Hours of Operations:*

* **DOCTORS ON DUTY** – Walk in services available

501 Lighthouse Ave, Monterey, ***831-649-0770*** (Mon-Fri 0800-2000 / Sat & Sun 0800-1800)

1513 Fremont St, Seaside, ***831-899-1910*** (Mon-Fri 0800-1800 Sat 0800-1500)

Average office visit $242-$382 depending on service

* **MOGO Urgent Care** – Walk in services available

2020 Del Monte Ave Suite B, Monterey, ***831-622-6930***

(Mon – Sun 0800-2000)

26135 Carmel Rancho Blvd Suite B-1, Carmel-By-The-Sea, 831-622-6940 (Mon – Sun 0800-2000)

2930 2nd Ave Suite 120, Marina, 831-622-6935

(Mon – Sun 0800-2000)

**EMERGENCY CARE: IMS and/or Beneficiaries**

**Civilian Treatment Facility:** For emergency care (threat to life, limb, eyesight), members should go to the closest available Emergency Room or dial 911.

* **COMMUNITY HOSPITAL OF THE MONTEREY PENINSULA (CHOMP) 23625** Holman Highway, Monterey, ***831-624-5311***
* **NATIVIDAD MEDICAL CENTER** 1441 Constitution Blvd, Salinas, ***831-755-4111/ 831-755-6268***
* **SALINAS VALLEY MEMORIAL** 450 East Romie Lane, Salinas, 831-***372-7844/ 831-757-4333***

**PRIMARY CARE FOR FAMILY MEMBERS/**

**PEDIATRIC CLINIC ONLY**

**VA/ Gourley DOD Medical Clinic** is available for the Sponsor’s military dependents.

*Address and Hours of Operations:*

* + VA/ Gourley DOD Clinic, 201 9th Street, 3rd Floor, Marina, CA 93933, ***IRMAC Appointment line: 1-800-404-4506. \*\*\*Ask agent for a Warm transfer to Clinic\*\*\****

(Mon-Fri 0800-1630), Close for lunch 1230-1330

(Third Thursday of the Month 0800-1030)

* Other civilian providers in the local area specified by your insurance.
* Dependents of civilian students must use civilian medical facilities.

**MINIMUM REQUIREMENTS FOR MEDICAL INSURANCE**

**NOTE: Per DSCA Policy 11-32, you must maintain medical coverage while sponsored by the United States Government. A missed monthly premium payment will be interpreted by the insurance company as an automatic cancelation of the policy**

* Medical Benefits of at least $400,000 per year, per person. Duration of policy must be for minimum of one year or remainder of time left at NPS whichever is less.
* Annual deductible not to exceed $1000 per family.
* Repatriation of remains in the amount of $50,000 per person, should a death occur in the U.S. Note: This would provide for the preparation and transportation of remains to home country.
* Medical evacuation in the amount of $250,000 per person for immediate transportation to the nearest adequate medical facility, and subsequently; in the event it is determined to be medically necessary for IMS, international civilian students, and/or authorized dependents; to return to their home country.
* Policies must be payable in U.S. dollars not foreign currency. This is due to exchange rates that may create a billing overage or underage.
* Insurance must pay benefits to the Department of Defense Medical Facility if appropriate.
* Health insurance policy must be in English, be recognized as an international company, and have a point of contact in the United States.

**MINIMUM REQUIREMENTS FOR PREGNANCY INSURANCE**

**NOTE: Per DSCA Policy 11-32, you must maintain medical coverage while sponsored by the United States Government. A missed monthly premium payment will be interpreted by the insurance company as an automatic cancelation of the policy**

**Foreign military/foreign civilian and their family members are qualified to obtain for pregnancy insurance coverage within 60 days of arrival to the United States or during the open enrollment period usually November 15 – January 15.**

* Pregnancy insurance must include coverage of pre and postnatal care, as well as delivery, of at least $250,000 (this is in addition to the $400,000 minimum coverage for basic medical insurance).
* If medical costs are paid by your country, country will be notified of impending pregnancy through official channels.
* Unless ITO specifically states foreign government or FMS case will pay all costs related to that pregnancy and delivery, spouses who are pregnant prior to departure for Monterey must present proof of complete pregnancy coverage prior to being authorized as an accompanying dependent on the ITO.
* International students and their dependents while attending NPS are **not** authorized to participate in U.S. federal or state medical/dental programs ***(this includes, but is not limited to: AIM, Medicaid, Medi-Cal,******and other Federal/State programs).***

**\*\*Pregnancy Insurance is through Blue Shield\*\***

**WHAT QUESTIONS TO ASK WHEN BUYING A MEDICAL INSURANCE**

1. What does the policy cover, such as: immunizations, routine, non-emergency, annual checkup, routine pediatric checkup, Prescription drugs?
2. How much is my co-pay for doctor’s visit (outpatient clinic), emergency room and urgent care?
3. How much is my individual and family deductible?
4. What is my coinsurance for outpatient clinic, emergency room and urgent care?
5. What is my coverage for inpatient services? (admission in hospital)
6. What is my coverage for out of network providers?
7. Can I get List of in-network providers/doctors in the area? [(primary care, women’s health (OB-GYN)], pediatricians if needed; call those providers from the list to see if they truly taking that insurance)
8. Are pre-existing conditions covered?
9. How much is my monthly premium?

**DEFINITIONS**

**COINSURANCE:** Patient pays a portion of the claim/ bill. If the health insurance plan covers 80% of the allowed amount for an office visit, your coinsurance is 20%. For example, your medical bill is $100, and if you already have paid your deductible for the year, you will need to pay the doctor $20. The health insurance plan pays the rest. If you've paid your deductible: you pay 20% of $100, or $20. The insurance company pays the rest.

**COPAY:** Patient requires paying a small fixed/flat amount every outpatient and or inpatient visit, generally $15 or $20.

**DEDUCTIBLE:** A deductible is the amount patient pays for health care services before health insurance begins to pay. A Deductible is an annual amount. For example, your deductible for the year is $100 and the doctor’s visit costs $200 you will have to pay $100 first and then your insurance would cover rest unless a coinsurance applies.

**IN-NETWORK PROVIDERS:** In-network refers to providers or health care facilities that have partnered with health plan to see their customers at a negotiated rate.

**INPATIENT SERVICES:** Medical procedure or medical care that requires admission or overnight stay at the hospital.

**MTF:** Military Treatment Facility

**MONTHLY PREMIUM:** How much you pay monthly to have health insurance.

**OUT-OF-NETWORK PROVIDERS:** An out-of-network provider is one which has not contracted with your insurance company for reimbursement at a negotiated rate. Some health plans do not reimburse for out-of-network providers.

**OUTPATIENT SERVICES:** Medical procedure or test that can be done in a medical center without overnight stay, such as: immunizations, annual routine visit, labs, x-ray/MRI scans, etc.

**PREEXISTING CONDITION:** A medical condition existing at a time when new insurance was bought.

**Types of HealthCare**

**Emergency Care:** Imminent threat to life, limb or eyesight i.e., chest pains, coughing or vomiting blood, suicidal or homicidal thoughts use nearest emergency room (Walk in based services)

**Urgent Care**: Need medical attention on the same day basis (but is not consider a true emergency) and your primary care physician do not any appointments available i.e., fever, vomiting, Ear Pain use Urgent Care Facility (walk in based services)

**Routine Care:** Any non- emergency or non-urgent medical care i.e., annual checkup, well women visit make an appointment with Primary Care Physician

**Branch Dental Clinic, Monterey**

**Monday – Friday 0800-1600**

**Phone: (559)-760-0508**

**Closed for Lunch from 1200-1300**

**Navy Medical Administrative Unit Contact:**

**Health Benefits Advisor (International Students)**

**Joseph Maniulit**

Comm: (831)656-3807 (phone number at Dental Branch Clinic at NPS)

**Email**: *joseph.maniulit.civ@health.mil* **(Best way to contact me)**