



University of New Mexico

Plan Overview





INTERNATIONAL
STUDENT
INSURANCE

Welcome to BCBS Global Solutions: Signing Up

On the [UNM ISSS](https://administrators.internationalstudentinsurance.com/zones/unm-geoblue/) page, you will see a link to the International Student Insurance UNM School page:

<https://administrators.internationalstudentinsurance.com/zones/unm-geoblue/>

The screenshot shows the ISI website's 'Health Insurance' page. At the top, there is a navigation bar with links: Students, Scholars, Life in ABQ, Programs & Events, Contact ISSS, FAQ's, and GEO Units. The main heading is 'Health Insurance'. Below it, a bold statement reads: 'Health Insurance is MANDATORY for UNM International Students'. A subtext states: 'Every international student must carry health insurance for their entire stay at UNM!'. A bulleted list follows: 'No Insurance = Violation of UNM policy: You are 100% responsible for all medical charges.', 'Visa Risk: Using public benefits (even Medicaid or Marketplace Health insurance subsidies) could lead to visa denial due to being deemed a "public charge"/judgement that you are not financially self-sufficient.', and 'Enrollment: New students must sign up before the end of the first week of classes. It is your responsibility to stay covered the whole time you are in the U.S.'. Below the list is a horizontal menu with tabs: Requirements, Short-term Insurance, Undergraduates and Graduates Without Assistantships (highlighted in red), and Exchange and Guest Students. Under the 'Undergraduates and Graduates Without Assistantships' tab, the text states: 'If you do not have U.S. health insurance through a graduate assistantship, athletic scholarship, government financial sponsor or U.S. employer, you must buy UNM international student health insurance.' It then says: 'For the 2026-2027 school year UNM international student health insurance is being offered through Blue Cross Blue Shield Global Solutions. New and continuing students can enroll on the UNM International Student Insurance website. The health insurance plan will begin on August 1, 2026.' A red box highlights the 'UNM International Student Insurance website' link. Below this, a paragraph reads: 'Please READ through the plan descriptions carefully to find out what the insurance does and does NOT cover! This insurance does not cover pre-existing conditions for the first 6 months so you should take care of any routine medical needs BEFORE you come to the US and bring any prescriptions with you for at least 6 months! If you have an existing illness or if you want more than the coverage provided in this plan, you may need to purchase additional insurance.'

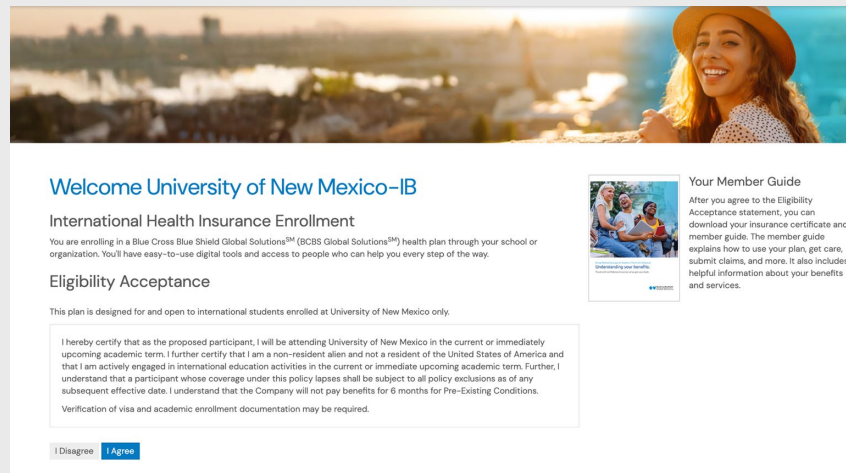
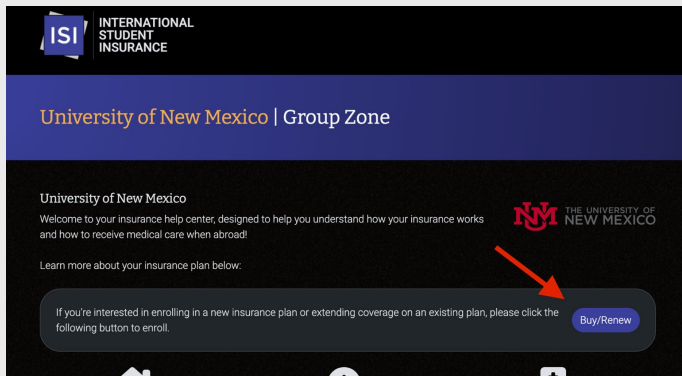


INTERNATIONAL
STUDENT
INSURANCE

Welcome to BCBS Global Solutions: Signing Up

- From here, you will see the link to Buy/Renew the Blue Cross Blue Shields Solutions Health Plan for the 2026/27 school year
- Please click “buy/renew”, and you will be directed to the Eligibility Acceptance page for the Plan.

You must click “I Agree” before continuing





INTERNATIONAL
STUDENT
INSURANCE

Welcome to BCBS Global Solutions: Signing Up

The following slide will ask if you are purchasing a new plan or renewing your current plan:

- Please click “New” if this is your first time purchasing the coverage
- Please click “Renewal” if you have purchased coverage previously, and would like to purchase additional coverage to continue your plan.

Online Group Enrollment – University of New Mexico–IB

Begin Enrollment in Your International Health Plan

Welcome to BCBS Global Solutions. Your health plan is designed to keep you healthy and supported when needed. Download our mobile app and register online to learn more about your benefits and the extra support available to you.

New or Returning?

To begin your new enrollment, start here!

Please note: We accept Visa, Mastercard, American Express, and Discover. If you would like to enroll for insurance using a different payment method, please call us at 844 268 2686 or +1 610 263 2847.

Please indicate if this is a new enrollment or a renewal.

(Note: only choose “Renewal” if you were previously enrolled with this same plan.)

☒ New ☐ Renewal

[Continue](#)

Member Resources



You can download member guide claims, and more.



INTERNATIONAL
STUDENT
INSURANCE

Welcome to BCBS Global Solutions: Signing Up

Next, you will be asked to fill in your personal details.

- Please note, the fields with the* are mandatory

- Your mailing address can be a U.S. address
- Your “Home Country” is the country where you hold a passport
- Your “Host Country” is the U.S.
- Your Student ID number is your 9 digit identifier for UNM

Participant Information

Personal Information * Required Fields

First Name*		Date of Birth*	mm/dd/yyyy
Middle Name		TIN/SSN	XXX-XX-XXXX
Family Name*			

Sex Recorded at Birth* ☐ Male ☐ Female

Gender ☐ Male ☐ Female ☐ Non-Binary ☐ Transgender ☐ Prefer not to respond ☐ Let me specify (Max. char. 50)

Mailing Address

Address 1*		City*	
Address 2		Country*	
Address 3		State / Province	

Contact Information

Email Address*		Phone	
Confirm Email Address*		Mobile	
		Fax	

Educational Activity

Home Country*		Student ID	
Host Country ⓘ*		Education Qualification	
		Visa Type ⓘ	

Insurance Coverage Information

Insured Status*	Participant Only	Valid From*	mm/dd/yyyy
Premium Basis*	TERM/FIXED TERM	Valid Through*	mm/dd/yyyy
Term Description*			

[Back](#) [Continue](#)



INTERNATIONAL
STUDENT
INSURANCE

Welcome to BCBS Global Solutions: Signing Up

You will also be asked to pick a term period of coverage.

It is important to choose the option that is required by your university

1. (Aug to Dec)**Fall**: For continuing or new (degree or exchange) students to cover the fall semester. Choose if you plan to graduate or end your exchange program in December.
2. (Jan to July)**Spring/Summer**: For any continuing or new (degree or exchange) students to cover the remainder of the year. Any student planning to continue studies next Fall will choose this option.
3. (Aug to July)**Annual**: For any student wishing to buy the full year at once. Do not choose this option if you plan to complete your program before the end of July
4. (Jan to May)**Spring**: For continuing or exchange students to cover the spring semester. Choose **ONLY** if you plan to graduate or end your exchange program in May.

Premium Basis*	TERM/FIXED TERM	Valid Throug
Term Description*	✓ ----- UNMIO-2026 FALL - Fixed: 08/01/2026 to 12/31/2026 UNMIO-2026 ANNUAL - Fixed: 08/01/2026 to 07/31/2027 UNMIO-2027 SPRING - Fixed: 01/01/2027 to 05/31/2027 UNMIO-2027 SPRING/SUMMER - Fixed: 01/01/2027 to 07/31/2027	



INTERNATIONAL
STUDENT
INSURANCE

Welcome to BCBS Global Solutions: Signing Up

If you need Fall/Spring term only (completing program in May)

1. If you need fall/spring only, you will need to enroll for both terms as two separate transactions
 - a. First, you will need to select “new” after agreeing to the eligibility information,
 - b. Select “fall” under the term description, and continue to pay
 - c. Next, you will need to go back into the enrollment portal, and select “renewal” after agreeing to the eligibility information
 - d. Type in your first and last name, and date of birth
 - e. Locate your policy and select “spring” for the term to renew
 - f. Continue with payment to complete the second transaction

Participant Renewal

Please enter your first and last name as it appears on your ID card:

* Required Fields

First Name*

First Name

Last Name*

Last Name

Please enter your certificate number as it appears on your ID card OR enter your date of birth:

Certificate*

Certificate Number

OR

Date of Birth*

mm/dd/yyyy

Premium Basis: TERM/FIXED TERM

Please select the Term Description for your renewal:

UNMIO-2027 SPRING - Fixed: 01/01/2027 to 05/31/2027

Please enter the dates of coverage for your renewal:

Valid From*

01/01/2027

Valid Through*

05/31/2027

Please note that if your renewal dates cause a gap in coverage, claims received with dates of service during the uninsured period will not be covered. For plans that include a pre-existing conditions limitation, gaps in coverage greater than 63 days will cause a restart of the pre-existing conditions waiting period.

Your coverage dates will be displayed on your ID card. Continuous coverage ensures adequate insurance protection and prevents the restart of waiting periods associated with some plans.

Back

Continue



INTERNATIONAL
STUDENT
INSURANCE

Welcome to BCBS Global Solutions: Signing Up

Next, you will see a summary of
your policy details

- Name; Date of Birth; Period of Coverage; Premium Amount
- If any of the information is incorrect , please click “Edit Participant”
- If the information is correct, Please click “Continue

The screenshot shows a web interface titled "Summary of Participant Information". At the top, a green banner states "Participant information has been updated." Below this, the participant details are listed: "Participant: Your Name, Date of Birth", "Insurance Coverage: Participant Only; valid from 08/01/2026 through 12/31/2026.", and "Premium Amount: \$326.55". On the right side, there is a blue button labeled "Edit Participant". At the bottom right, there are two buttons: a grey "Back" button and a blue "Continue" button. Two red arrows are overlaid on the image: one points from the "Edit Participant" button to the right, and another points from the "Continue" button to the right.

Summary of Participant Information

Participant information has been updated.

Participant: **Your Name, Date of Birth**

Insurance Coverage: Participant Only; valid from 08/01/2026 through 12/31/2026.

Premium Amount: \$326.55

[Edit Participant](#)

[Back](#) [Continue](#)



INTERNATIONAL
STUDENT
INSURANCE

Welcome to BCBS Global Solutions: Signing Up

Next, you will be asked to put in your payment details to complete the purchase of your plan

- Please note, you can use an international (NonU.S.) card for payment
- Once you have completed the details, please click “Purchase Plan”
- You will then receive a confirmation “Welcome Email” to your email inbox

Payment

Summary of Participant Information:

Insurance Coverage: Participant Only; valid from 08/01/2026 through 12/31/2026.
Premium Amount: \$326.55

Payment Details

Name on Card: *
Card Number: *
Expiration Date: * MM YYYY
CVV Code: *
ZIP/Postal Code: *



[Back](#) [Purchase Plan](#)

Click only once. Please wait for a confirmation page.



INTERNATIONAL
STUDENT
INSURANCE

Welcome to BCBS Global Solutions: Member Portal

Once you have successfully enrolled in the plan, you will receive a “Welcome Email” with more information about your plan and how to register for your online BCBS Global Solutions account.

It is **VERY IMPORTANT** that you register so you have access to your ID Card and plan documents, including your **VISA LETTER**, that you will need to submit to UNM for confirmation of coverage.

We also recommend downloading the BCBS Global Solutions App, available on Apple and Google, for easy access to your plan. Download the through your [Apple App Store](#) or [Google Play](#),

Through your BCBS Member Portal or App, you can:

- Access your insurance ID Card and policy documents
- Find doctors and hospitals that accept your plan
- Submit and track your claims
- Access global health and safety tools including medical translations, and news and safety information
- View important contact details for GeoBlue



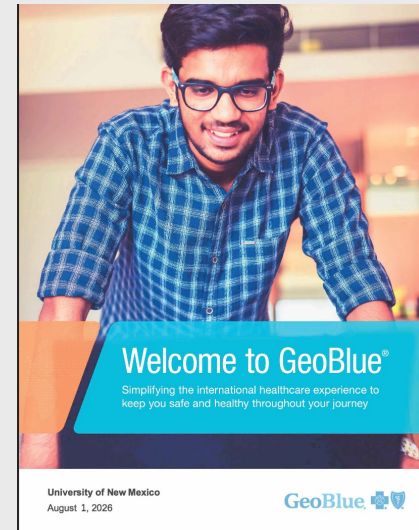


INTERNATIONAL
STUDENT
INSURANCE

Insurance Plan Information:

In your Member Portal, you will have access to your insurance ID card, Visa Letter, and Plan Brochure

- It is important to read through your Plan Brochure, including the Exclusions, as anything that is not covered by your plan will be your responsibility
- You can also access Telehealth and Telecounseling, find a provider in your area, track claims, and contact BCBS directly



Cover Page of Brochure

Insurance Plan Information:

Plan Benefits	Description
Coverage Year Limit	\$250,000
Coverage Year Deductible	\$200 per coverage year
Physician Office Visit	\$35 In- Network
Urgent Care Copay	\$75 In- Network
Inpatient Hospital Copay	\$100 In- Network
Hospital and Physician Outpatient Copay	\$100 In- Network
Emergency Room Copay	\$250 In - Network, waived if admitted
Coinsurance	80% In- Network, 60% Out - of- Network
Prescriptions	50% of actual charge Maximum Limit : \$3000 31 day supply per refill
Maximum Out of Pocket	\$7,500 per individual
Mental Health	Inpatient : Subject to deductible, copays, and coinsurance, then covered up to \$25,000 or 30 days Outpatient : Subject to deductible, copays, and coinsurance, then covered up to \$2,500 maximum for a total of 30 maximum visits
Pre- Existing Conditions	Covered the same as any other illness
Emergency Transportation Services	
Emergency Medical Evacuation	\$100,000 maximum
Emergency Family Travel Arrangements	\$1,000 maximum - Roundtrip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
Repatriation of Mortal Remains	\$50,000 maximum



INTERNATIONAL
STUDENT
INSURANCE

Coverage Summary

What Does the Plan Cover?

- Doctor's Visits & Hospitalizations
- Prescriptions
- Surgery
- Ambulance
- Mental Health
- Medical Evacuation & Repatriation of Remains



What Does the Plan NOT Cover?

- Maternity
- Routine Dental or Vision
- Congenital Disorders
- Cosmetic or Elective Surgery
- Treatment in your Home Country
- Anything not medically necessary
- Anything listed in the General Exclusions section of the wording





INTERNATIONAL
STUDENT
INSURANCE

Seeking Treatment

Tips for Seeking Treatment

- For non-emergency care, use Global TeleMD whenever possible.
- For in-person treatment, visit a doctor or hospital that accepts the BlueCross BlueShield Network
- Always show a copy of your insurance ID card when seeking treatment.
- Follow up on the status of your claims in your BCBS Portal/ App.



Global TeleMD



**BlueCross[®]
BlueShield[®]**

For help with seeking treatment, you will want to contact BCBS directly for assistance.



INTERNATIONAL
STUDENT
INSURANCE

Telemedicine: Global TeleMD

Global TeleMD

Your plan includes free access to Global TeleMD, allowing you to speak to a doctor virtually 24 hours a day, 7 days a week. Through Global TeleMD, you'll have access to:

- Global network of doctors
- Medical guidance and consultations (for non-medical emergencies)
- Multiple language options
- Consultation notes sent directly to your phone
- Prescriptions and referral letters

Let's get started



1. Download the Global TeleMD app to your phone
2. Create a profile
3. Log in
4. You're good to go!



To access Global TeleMD, download the BCBS Global Solutions App through your [Apple App Store](#) or [Google Play](#), register for your account, and have same day access to medical consultations.



INTERNATIONAL
STUDENT
INSURANCE

In-Person Care

Walk-In Clinic or Urgent Care

- For in-person care for non-emergency situations, the best options to seek treatment would be a local walk-in clinic or urgent care center. These locations usually don't require an appointment, and make seeking treatment quicker and more convenient.
- The provider tool can be accessed in the Member Portal, through the GeoBlue Mobile App, through the Student Zone, and online at: <https://provider.bcbs.com/>

Emergency Care

- You should only go to the Emergency Room in a true emergency situation.
- For a true emergency, go directly to the ER, or call 911 for emergency services in the United States.
- The \$250 Emergency Room copayment is waived if you are admitted to the hospital as an inpatient.



Online Provider Search Tool

- Member Hub
- GeoBlue Mobile App
- Online: <https://provider.bcbs.com/>

Please Note : If you are not logged into your Member Hub or GeoBlue Mobile App, you will need to enter the prefix **QHS** to search for providers. This prefix is located on your ID card as well.

The three letters at the beginning of your member ID number make up your plan prefix. Type your three-letter prefix below and we'll find your plan for you.

Blue
Cross

Member Name: _____
ID #: **XYZ-1456789**

Dependents:
Dependent One
Dependent Two
Dependent Three

PPO Plan No.: **023457**
BIN: **987654**
Benefit Plan: **HIOPT**
Effective Date: **00/00/00**

Plan:
Office Visit: \$15
Specialist Copay: \$15
Emergency: \$75
Deductible: \$50

R

Q

H

S | X



INTERNATIONAL
STUDENT
INSURANCE

Online Provider Search Tool

 **BlueCross
BlueShield**

National Doctor and Hospital Finder

 English [Menu](#)

 Dashboard

LOCATION [701 South Columbia Dri...](#) PLAN [Prefix: QHS](#)

Hello, What are you searching for today?


Doctors by name


Doctors by specialty


Places by name


Places by type

Search all

Advanced Search



INTERNATIONAL
STUDENT
INSURANCE

Providers Near You

Urgent Care Centers

Rio Grande Urgent Care
3911 4TH ST NW, STE B,
ALBUQUERQUE, NM 87107

CONCENTRA URGENT CARE
3101 Menaul Blvd. NE STE B
ALBUQUERQUE, NM 87107

Hospitals

UNM Hospital
2211 LOMAS BLVD NE,
ALBUQUERQUE, NM 87106

Presbyterian Hospital ASC LLC
201 Cedar St SE, Ste 7650,
Albuquerque, NM 87106

LOVELACE WESTSIDE HOSPITAL
10501 Golf Course Road,
ALBUQUERQUE, NM 87114



INTERNATIONAL
STUDENT
INSURANCE

Claims

Filing a Claim

You will only need to file a claim after visiting a doctor if you were required to pay for the services out-of-pocket and need to be reimbursed.

Claim Status

Claims are generally processed within 15 to 30 days from the time all necessary information is submitted. Missing information on the claim form or supporting documentation may delay your claim reimbursement.

To check on your claims, select “Claims” in the Mobile app or visit the “Claims” section of the Member Hub. If you are using the mobile app, you can elect to receive a push notification when your claim is processed. You can also call BCBS directly for an update.

If you need to submit a claim for reimbursement, you have the following options:

Electronically

The quickest most convenient way to submit your claims is through the mobile app or Member Hub. Under “Claims” you can choose to submit a claim through “File an eClaim” or “View My Claims” to see saved claims.

Email, Fax, or Postal Mail

If you prefer to submit a claim via email, fax, or mail, a printable claim form and detailed instructions are available in the Member Hub under “How to File a Claim”.

- Email: claims@geo-blue.com
- Fax: 1-610-482-9623
- Mail to: GeoBlue, P.O. Box 21974
Eagan, MN 55121



INTERNATIONAL
STUDENT
INSURANCE

Dedicated Wellness Support

Global Wellness Assist

Global Wellness Assist is included in your plan, providing access to six free, confidential, solution focused, counseling sessions, as well as other resources for topics related to finance, legal, and physical wellness.

You will be able to access the Global Wellness Assist service through your Mobile App, or under the Wellness Section of your Member Portal

Emotional Support

- 24/7/365 clinical intake, message and referral service.
- Harmony between academic and personal life.
- Managing anxiety, depression, stress, grief and overall life changes.

Practical Support

- Unlimited telephonic financial assistance from financial professionals
- Telephonic or in-person legal assistance and consultation with attorneys

Physical Support

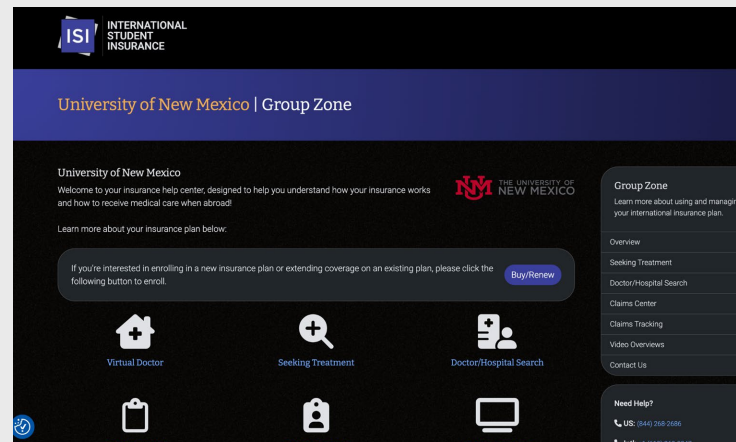
- Wellness coaching and support for wellness initiatives, including weight loss, fitness, nutrition, stress management
- Health risk assessment to obtain and assess individual and aggregate health data
- Support in finding assistance with substance use



INTERNATIONAL
STUDENT
INSURANCE

ISI Student Zone

- Video Overviews– US Healthcare System, Bike Safety, Etc.
- Healthcare Tips and Information on Seeking Treatment
- Doctor/Hospital Search Tool
- Claims Information Center
- Global TeleMD and Global Wellness Assist Information
- Important Contact Numbers and Emails



A link to the Student Zone is included when you receive your Welcome Email from Blue Cross Blue Shield Global Solutions: <https://administrators.internationalstudentinsurance.com/zones/unm-geoblue/>



INTERNATIONAL
STUDENT
INSURANCE

Questions: Who to Contact?

Questions about your Plan

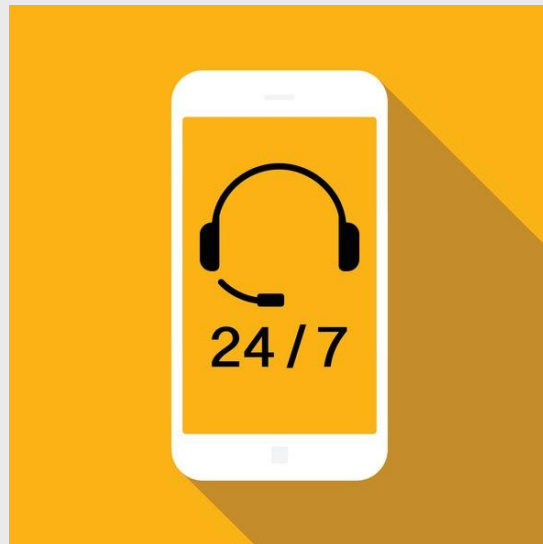
If you have any questions about the plan, need help finding a doctor, or need assistance with your claims, you should contact GeoBlue directly for assistance. This contact information can also be found on the back of your insurance ID card.

24/7 Member Services

- Toll Free Within the U.S. 1.844.268.2686
- Secure Messaging through GeoBlue Mobile App and Member Hub

Prescription/Pharmacy Information

- Pharmacy Help Desk +1.800.788.2910



Please Note – BCBS Global Solutions is available 24/7/365 and translation services are available upon request!



INTERNATIONAL
STUDENT
INSURANCE

Insurance Terms to Know

Deductible

The annual amount you are responsible to pay for eligible expenses before the health insurance plan begins to pay.

Copay

The specific dollar amount you will pay at the time of service. This will depend on what type of facility you visit.

Coinsurance

After the deductible and any copays are met, this is the percentage the insurance company will pay towards your eligible medical expenses.

Out-of-Pocket Maximum

The most you pay during a policy period (one year) before your health insurance or plan begins to pay 100% of the allowed amount. Copays will still apply once the out-of-pocket maximum is met.

In-Network Provider

Doctors/Hospitals that work with your insurance network. When going to an in-network provider, discounts will apply so you will pay less out-of-pocket.

Out-of-Network Provider

Doctors that do not accept your plan. You may be required to pay upfront for services and then file a claim to be reimbursed.