

# City College of San Francisco Intensive English Program

## International Student Health Insurance Plan (ISHIP) 2023-2024

### Eligibility

All International Intensive English Program Students enrolled at your school are eligible for and are required to purchase this insurance plan. International students who have been approved for permanent residency are not eligible.

The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If and whenever the Company discovers that the eligibility requirements have not been met, its only obligation is a refund of premium, less any claims paid.

### Rates & Important Dates

Rates are effective 06/01/2023 to 05/31/2024. Rates include medical insurance premium and administrative fees.

|  | STUDENT | SPOUSE/DOMESTIC<br>PARTNER | EACH CHILD* |
|--|---------|----------------------------|-------------|
| Summer 1&2<br>06/01/2023 to 07/31/2023 | \$500   | \$488                      | \$488       |
| Summer 1<br>06/01/2023 to 06/30/2023   | \$250   | \$244                      | \$244       |
| Summer 2<br>07/01/2023 to 07/31/2023   | \$250   | \$244                      | \$244       |
| Fall 1&2<br>08/01/2023 to 12/31/2023   | \$1,250 | \$1,220                    | \$1,220     |
| Fall 1<br>08/01/2023 to 10/31/2023     | \$750   | \$732                      | \$732       |
| Fall 2<br>10/01/2023 to 12/31/2023     | \$750   | \$732                      | \$732       |
| Spring 1&2<br>01/01/2024 to 05/31/2024 | \$1,250 | \$1,220                    | \$1,220     |
| Spring 1<br>01/01/2024 to 03/31/2024   | \$750   | \$732                      | \$732       |
| Spring 2<br>03/01/2024 to 05/31/2024   | \$750   | \$732                      | \$732       |

\* Premium is charged per child, up to three (3) times the premium fee, after which no further premium is charged for additional children.

### What's Covered

(Treatment must be Medically Necessary)

- Doctor visits
- Emergency and urgent care
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy and acupuncture
- Chiropractic care (20 visits per year)
- Maternity and prenatal care
- Prescription drugs



### Questions

**Eligibility & Enrollment**  
Academic Health Insurance Services  
(800) 537-1777

**Benefits**  
Anthem Student Advantage  
(800) 888-2108

### Insurance ID Card

You will receive an email from Anthem Student Advantage once your ID card is ready to download. To download your permanent insurance ID card, visit the Anthem Website or use the Sydney Mobile app.

**Carry your ID card  
with you at all times!**

### Getting Care

Go to the campus health center. If you need to access care away from campus, visit [anthem.com/ca](https://anthem.com/ca) to locate a provider in the Anthem Blue Cross PPO (Prudent Buyer) Network.

### Prescription Drugs

Always use an Anthem pharmacy. To locate a pharmacy, visit [anthem.com/ca](https://anthem.com/ca) or call (800) 888-2108.

### More Information

For more information, please visit [ccsf.mycare26.com](https://ccsf.mycare26.com)

## Benefits

|                                   | ANTHEM PPO PROVIDER<br>YOU WILL PAY  | OUT-OF-NETWORK PROVIDER<br>YOU WILL PAY AT LEAST <sup>1</sup>  |
|-----------------------------------|--|--|
| Deductible                        | \$200 per Person, per Policy Year  |  |
| Primary Care Visit or Urgent Care | 20%, after \$40 Copay per visit<br>(Copay waived at campus health center)                            | 40%  |
| Hospital Stay                     | 20%, after \$250 Copay per visit   | 40%  |
| Emergency Room Facility Services  | 20%, after \$250 Copay per visit<br>(Copay waived if admitted)                                       | 20%, after \$250 Copay per visit<br>(Copay waived if admitted) |
| Prescription Drugs                | 50%, up to \$250 per prescription (Deductible waived) <sup>2</sup>                                   |  |
| Out-of-Pocket Maximum             | \$8,550 per Person, per Policy Year<br>\$15,000 per Person<br>\$22,000 per Family<br>per Policy Year |  |

<sup>1</sup> Benefits for Covered Services are based on the Maximum Allowed Amount, which is the most the Plan will allow for a Covered Service. Except for Surprise Billing Claims, when you use an Out-of-Network Provider you may have to pay the difference between the Out-of-Network Provider's billed charge and the Maximum Allowed Amount in addition to any Coinsurance, Copays, Deductibles, and non-covered charges. This amount can be substantial. Please refer to the Claims Payment section within your Summary of Benefits and Coverage for more details.

<sup>2</sup> If you use an out-of-network pharmacy, you must pay for prescriptions in full, then submit a claim for reimbursement.

**Limitations, Deductibles, Coinsurance, and Copays may apply.** Please see the Plan Certificate for full benefit details. If there are any discrepancies between this document and the Policy, the Policy will govern.

**Coinsurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 80% of the Maximum Allowed Amount when you use **Anthem Blue Cross PPO (Prudent Buyer)** providers, and 60% of the Maximum Allowed Amount when you use out-of-network providers.

## What's Included?

- Access to 24-hour Medical and Mental Health Telemedicine Services
- Coverage when traveling
- Academic Emergency Services\*

\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans, Inc. (AHP), dba Academic Health Insurance Services.

This document contains a summary of your school's International Student Health Insurance Plan benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved Policy. The final Policy may be pending approval by applicable federal and state regulatory authorities. The final approved Policy is accessible upon approval at [ccsf.mycare26.com](https://ccsf.mycare26.com).

Academic HealthPlans, Inc. (AHP), dba Academic Health Insurance Services is an independent company that provides program management and administrative services for the International Student Health Insurance Plan. CA License #0H64806