

California State University, Monterey Bay

International Student Insurance Plan

2023-2024

Eligibility

Eligible students are defined as full-time U.S. Inbound Expatriate students of the school enrolled full time. Persons for whom coverage is prohibited under applicable law will not be considered eligible under this plan.

For purposes of this plan, a U.S. Inbound Expatriate is a student who attends university outside of his / her country of citizenship and attends in the United States.

Dependent coverage for eligible children will be up to age 26.

Important Dates

Full-time international students are enrolled in the plan for the following coverage dates:

- Fall 2023
08/01/2023 to 12/31/2023
- Spring 2024
01/01/2024 to 05/31/2024
- Summer 2024
06/01/2024 to 07/31/2024

What's Covered

(Treatment must be Medically Necessary)

- \$500,000 benefit maximum per Policy Year
- Physician visits
- Specific emergency benefit expenses
- Surgery, in- and out-patient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy, chiropractic care, and acupuncture
- Maternity and prenatal care
- Prescription drugs

Benefits

	CIGNA OAP PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST ¹
Deductible	\$250 per Person, per Policy Year (waived at campus health center)	\$750 per Person, per Policy Year
Office Visit	\$15 Copay per visit	20%
Urgent Care	\$0 Copay per visit	20%
Specialist Visit	\$15 Copay per visit	20%
Hospital Room & Board	\$75 Copay per visit	\$75 Copay per visit
Emergency Room Benefit	\$200 Copay per visit (Copay waived if admitted)	\$200 Copay per visit (Copay waived if admitted)
	EXPRESS SCRIPTS PHARMACY YOU WILL PAY	OUT-OF-NETWORK PHARMACY YOU WILL PAY AT LEAST ²
Prescription Drugs	\$20 Copay Generic/\$50 Copay all other	20%

¹ Using Out-of-Network providers may cost you more money! Coinsurance is payable for the Reimbursement Amount the most common charge for similar professional services, drugs, procedures, devices, supplies, or treatment within the area in which the charge is incurred. Some Out-of-Network providers charge more than the Reimbursement Amount and you will be responsible for these excess amounts over the listed coinsurance.

² At out-of-network pharmacies, you must pay for prescriptions in full, then submit a claim for reimbursement.



Questions

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

Benefits
Cigna Global Health Benefits®
(800) 441-2668

Insurance ID Card

Once you receive a welcome email from Cigna, you can download your insurance ID card. Visit cignaenvoy.com to set up an account. For help, call (800) 537-1777.

**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 **Doctors on Duty** at doctorsonduty.com for a complete list of locations. If Doctors on Duty is closed, call (800) 441-2668 to locate a provider in the Cigna Open Access Plus (OAP) Network

Prescription Drugs

Always use an Express Scripts pharmacy. To locate a pharmacy, visit express-scripts.com or call (800) 835-3784.

More Information

For more information, please visit csumb.mycare26.com

Limitations and exclusions apply. Please see the Certificate for more details. Insurance is underwritten by Cigna Global Insurance Company. If there are any discrepancies between this document and the Certificate, the Certificate will govern.

Coinsurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% of the Negotiated Rate when you use Cigna OAP providers, 80% of the Reimbursement Amount when you use Out-of-Network providers, and 100% of the Reimbursement Amount after deductible outside the U.S.

The Policy Term Deductible and Office Visit Copay will be waived for services or treatment rendered at the Campus Health Center. The Policy Term Deductible and Office Visit Copay will also be waived if:

- You need medical treatment while the Campus Health Center is closed and you obtain medical treatment from a Doctors on Duty clinic or;
- You are first treated by the Campus Health Center and receive a referral for additional treatment or testing at a Doctors on Duty clinic.

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 insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved Certificate of insurance. The final Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate of insurance is accessible upon approval at csumb.mycare26.com.

Academic HealthPlans, Inc. (AHP), dba Academic Health Insurance Services is an independent company that provides program management and administrative services for international student insurance plans. CA License #OH64806