

# California State University, San Bernardino

## International Scholars Insurance Plan

2023-2024

### Eligibility

All International scholars enrolled at your school are eligible for and are required to purchase this insurance plan. To maintain eligibility, the Covered Person is required to maintain a valid F, J or M visa status. International students who have been approved for permanent residency are not eligible.

The company retains the right to investigate eligibility status and attendance records to verify eligibility requirements are met. If We discover the eligibility requirements are not met, Our only obligation is to refund any premium paid for that person.

### Important Dates

Rates are effective 08/15/2023 to 08/14/2024.

### What's Covered (Treatment must be Medically Necessary)

- Doctor visits
- Emergency and urgent care
- Surgery, in- and outpatient
- Routine X-rays and lab tests
- Wellness visit and preventive services
- Maternity care
- Prescription drugs

### Benefits

	UNITEDHEALTHCARE GLOBAL PPO PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup>
Deductible	\$250	\$500
Primary Care Visit	\$25 Copay per visit (waived at student health center)	20%, after \$25 Copay per visit
Urgent Care Clinic/Facility	\$50 Copay per visit	20%, after \$50 Copay per visit
Hospitalization <sup>2</sup>	\$250 Copay per visit	20%, after \$250 Copay per visit
Hospital Emergency Room	\$150 Copay per visit (Copay waived if admitted)	20%, after \$150 Copay per visit (Copay waived if admitted)
Outpatient Medication	Tier 1: \$10 Copay Tier 2: \$20 Copay Tier 3: \$40 Copay	Not Covered
Out-of-Pocket Maximum	\$6,000 per Insured Person \$12,000 per Family	\$8,000 per Insured Person Unlimited per Family

<sup>1</sup> Using Out-of-Network providers may cost you more money! Coinsurance is payable for Usual, Reasonable and Customary charges (URC), the normal cost the provider would charge for services in the absence of insurance. Some Out-of-Network providers charge more than the Usual, Reasonable and Customary charges (URC) and you will be responsible for these excess amounts over the listed Coinsurance.

<sup>2</sup> Certain procedures and medical services covered by your Policy require Pre-Authorization.

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

**Coinurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% of the Allowable Charges when you use **UnitedHealthcare Global** providers, and 80% of the Usual, Reasonable and Customary charges (URC) when you use out-of-network providers and 100% of URC outside of the United States excluding your Home Country.

### 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 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 [csusb.mycare26.com](http://csusb.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 Insurance Plan. CA License #0H64806



### Questions

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

**Benefits**  
ConciergeCare  
(855) 773-7810

### Insurance ID Card

You will receive an email once your ID card is ready to download. To download your permanent insurance ID card, visit [www.wellaway.com](http://www.wellaway.com).

**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 [www.wellaway.com](http://www.wellaway.com) to locate a provider in UnitedHealthcare Global Network.

### Prescription Drugs

Always use an **EHIM** pharmacy. To locate a pharmacy, visit [www.ehimrx.com](http://www.ehimrx.com) or call (800) 331-3446.

### More Information

For more information, please visit [csusb.mycare26.com](http://csusb.mycare26.com)

Coverage is underwritten by Davies Insurance Limited, on behalf of the WellAway Segregated Account