

# Drake University

## International Student Insurance Plan

### 2023-2024

### Eligibility

Eligible International Students & Dependents who hold a valid F, J, or M Visa status, are temporarily located outside of their home country as a non-resident alien and are engaged in Educational Activities. 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.

### Rates & Important Dates

Rates are effective 07/31/2023 to 07/30/2024. Rates include insurance premium and administrative fees.

	STUDENT	SPOUSE/DOMESTIC PARTNER	EACH CHILD
Fall 07/31/2023 to 12/31/2023	\$602.90	\$1,540.28	\$928.80
Spring/Summer 01/01/2024 to 07/30/2024	\$830.10	\$2,120.52	\$1,278.76

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

- 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

	FIRST HEALTH PPO PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup>
Deductible	\$100 per Covered Person per Policy Term	
Out-Patient Office Visits	\$15 Copay per visit	20%, after \$25 Copay per visit
Urgent Care Facility	\$10 Copay per visit	20%, after \$25 Copay per visit
Hospital Room & Board Expenses	\$50 Copay per visit (Copay waived if admitted)	20%, after \$100 Copay per visit
Emergency Room Benefit	\$100 Copay per visit (Copay waived if admitted)	20%, after \$100 Copay per visit (Copay waived if admitted)
Prescription Drugs	Generic \$10 Copay Brand Name Preferred \$30 Copay Brand Name Non-Preferred \$50 Copay Contraceptive Drugs \$0	20% <sup>2</sup>

<sup>1</sup> Using out-of-network providers may cost you more money! Coinsurance is payable for Usual & Customary (U&C) Charge, 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 U&C and you will be responsible for these excess amounts over the listed coinsurance.

<sup>2</sup> At Out-of-Network pharmacies, 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.

**Coinurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% of the Negotiated Rate (NR) when you use **First Health PPO** providers, and 80% of Usual and Customary (U&C) Charges when you use out-of-network providers.

### What's Included?

- 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.

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 Certificate. The final Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate is accessible upon approval at [drake.mycare26.com](http://drake.mycare26.com).

Academic HealthPlans, Inc. is an independent company that provides program management and administrative services for the International Student Insurance Plan.



### Questions

**Eligibility & Enrollment**  
Academic HealthPlans, Inc.  
(800) 955-1991

**Benefits**  
Administrative Concepts, Inc. (ACI)  
(888) 585-9033

### Insurance ID Card

Once you enrollment has been processed, you will be notified when your ID Card is available.

**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 [myfirstthealth.com](http://myfirstthealth.com) or contact (800) 226-5116 to locate a provider in the **First Health PPO Network**.

### Prescription Drugs

Always use an Express Scripts pharmacy. To locate a pharmacy, visit [express-scripts.com](http://express-scripts.com) or call (800) 400-0136.

### More Information

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

Insurance underwritten by Pan-American International Insurance Corporation.