

Florida National University

International Student Insurance Plan

2023-2024

Eligibility

All non-U.S. students who are enrolled as program participants of the Participating Organization and who are temporarily pursuing educational activities in the United States or outside their Home Country.

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.

Benefits

	FIRST HEALTH PPO PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST
Deductible		\$100 per Policy Term
Student Health Center		20%
Physician/Doctor Visit		20%, after \$20 Copay per visit
Urgent Care		20%, after \$20 Copay per visit
Hospitalization		20%, after \$50 Copay per visit
Emergency Room		20%, after \$100 Copay visit (Copay waived if admitted)
Prescription Drugs ²		\$20 Copay Generic \$50 Copay Brand Name 50% Specialty

¹ Using Out-of-Network providers may cost you more money! Coinsurance is payable for Usual and 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.

² If you use an Out-of-Network pharmacy, you must pay for the prescription in full, then submit a claim for reimbursement.

What's Covered

(Treatment must be Medically Necessary)

First charges must be incurred within **90 days** from the date of a covered accident or sickness. Benefits are only payable for a "covered" loss while coverage is in force.

- \$250,000 benefit year maximum per covered Accident or Sickness
- Doctor and urgent care visits
- Emergency expenses (up to \$10,000 maximum)
- Surgery, in- and outpatient
- Pre-existing conditions (up to \$5,000 maximum)
- Chiropractic care (up to \$500 maximum)
- Tests, procedures, and lab services, such as X-rays & blood draws
- Prescription drugs, including contraceptives
- ICS Sports (up to \$5,000 maximum)



Questions

Eligibility & Enrollment

Academic HealthPlans, Inc.
(800) 955-1991

Benefits

Administrative Concepts, Inc. (ACI)
(800) 476-4802

Insurance ID Card

You will be notified when your ID Card is available.

Carry your ID card with you at all times!

Getting Care

To locate a provider in the **First Health PPO Network**, visit firsthealthbp.com or call (800) 226-5116.

Prescription Drugs

Always use an **Express Scripts** pharmacy.

To locate a pharmacy, visit express-scripts.com or call (800) 400-0136.

More Information

For more information, please visit fnu.mycare26.com

Rates & Important Dates

Rates are effective 08/15/2023 to 08/14/2024. Rates include insurance premium and administrative fees.

	INSURANCE PREMIUM	ANCILLARY SERVICE & ADMINISTRATIVE FEES	TOTAL COST
Annual 08/15/2023 to 08/14/2024	\$1,548.00	\$72.00	\$1,620.00
Fall 08/15/2023 to 12/31/2023	\$580.50	\$27.00	\$607.50
Spring 01/01/2024 to 05/15/2024	\$580.50	\$27.00	\$607.50
Spring/Summer 01/01/2024 to 08/14/2024	\$967.50	\$45.00	\$1,012.50
Fall: Early Start 08/01/2024 to 08/14/2024	\$64.50	\$3.00	\$67.50

Exclusions and Limitations may apply. See the following page for a full list of these limitations. Plan is underwritten by ACE American Insurance Company. 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 Usual and Customary (U&C) Charge, up to \$25,000; then 100% of U&C Charge, after Deductible.

Insurance is underwritten and provided by Ace American Insurance, a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.

What's Included?

- Access to 24-hour Medical and Mental Health Telemedicine Services
- Coverage when traveling

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 fnu.mycare26.com.

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