

# Foothill College

## International Student Insurance Plan 2023-2024

### Eligibility

All International 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 08/15/2023 to 08/14/2024. Rates include medical insurance premium and administrative fees.

|   | STUDENT | SPOUSE/DOMESTIC PARTNER | EACH CHILD |
|---|---------|-------------------------|------------|
| Fall<br>08/15/2023 to 12/14/2023          | N/A     | \$1,312                 | \$1,180    |
| Winter<br>12/15/2023 to 04/14/2024        | N/A     | \$1,312                 | \$1,180    |
| Spring/Summer<br>04/15/2024 to 08/14/2024 | N/A     | \$1,312                 | \$1,180    |

### What's Covered

(Treatment must be Medically Necessary)

- Up to \$250,000 Per Year Maximum for all eligible Medical Expenses
- Physician visits
- Specific emergency benefit expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Physical therapy, chiropractic care, and acupuncture
- Chiropractic care (20 visits per year)
- Maternity and prenatal care
- Prescription drugs
- Wellness (\$2,500 maximum)

### Benefits

|                                 | CIGNA PPO PROVIDER YOU WILL PAY                  | OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup>            |
|---------------------------------|--|---|
| Deductible                      | \$0 per Policy Term                              |   |
| Physician Visit                 | \$50 Copay per visit                             | 30%, after \$100 Deductible per visit                                 |
| Urgent Care                     | \$50 Copay per visit                             | 30%, after \$100 Deductible per visit                                 |
| Hospital Room & Board           | \$50 Copay per confinement                       | 30%   |
| Emergency Room                  | \$100 Copay per visit (Copay waived if admitted) | 30%, after \$200 Deductible per visit (Deductible waived if admitted) |
| Prescription Drugs <sup>2</sup> | 50% of Charges, up to \$2,500 per Policy Term    |   |
| Out-of-Pocket Maximum           | \$3,000 per Person, per Policy Year              | \$6,000 per Person, per Policy Year                                   |

<sup>1</sup> Using Out-of-Network providers will cost you more money! Coinsurance is payable for Usual, Reasonable, and Customary (URC) Charges, 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 URC and you will be responsible for these excess amounts over the listed Coinsurance

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



### Questions

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

**Benefits**  
Wellfleet Group, LLC dba Wellfleet  
Administrators, LLC  
(877) 657-5030, TTY 711

### Insurance ID Card

Download your ID card from  
[www.wellfleetstudent.com](http://www.wellfleetstudent.com).

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

### Getting Care

Visit [www.wellfleetstudent.com](http://www.wellfleetstudent.com) or call (877) 657-5030, TTY 711 to find a provider in the Cigna PPO Network.

### Prescription Drugs

Always use a Wellfleet Rx / ESI pharmacy. To locate a pharmacy, visit [www.wellfleetstudent.com](http://www.wellfleetstudent.com) or call (877) 640-7940.

### More Information

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

**Limitations and exclusions apply.** This is a brief summary of benefits. This plan includes both insurance and non-insurance benefits. The terms and conditions of insurance coverage as underwritten by Crum & Forster, SPC are set forth in the Policy. To view your plan details, limitations and exclusions, visit [foothill.mycare26.com](http://foothill.mycare26.com)

**Coinsurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% of the Preferred Allowance (PA) when you use **Cigna PPO** providers, and 70% of Usual, Reasonable, and Customary (URC) Charges when you use Out-of-Network providers.

## What's Included?

- Access to 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 [foothill.mycare26.com](http://foothill.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