

Glendale Community 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 08/01/2023 to 07/31/2024. Rates include medical insurance premium and administrative fees.

	STUDENT	SPOUSE/DOMESTIC PARTNER	EACH CHILD
Fall 08/01/2023 to 01/31/2024	\$882	\$2,094	\$1,812
Winter/Spring/Summer 02/01/2024 to 07/31/2024	\$882	\$2,094	\$1,812

What's Covered

(Treatment must be Medically Necessary)

- Up to \$500,000 per covered injury or sickness
- 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
- Maternity and prenatal care
- Prescription drugs

Benefits

	AETNA PASSPORT PPO PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST ¹
Deductible (Certain benefit deductibles may be applicable)	\$0 per Policy Term	
Office Visit	\$0	20%
Urgent Care Visit	\$0	20%
Hospital Room & Board	\$0	20%
Emergency Room Benefit	\$100 Copay per visit (Copay waived if admitted to hospital)	20%, after \$100 Deductible per visit (Deductible waived if admitted to hospital)
Prescription Drugs	\$0	20% ²

¹ Using Out-of-Network providers may 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.

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

Getting Care

Go to the campus health center.
If you need to access care away from campus, visit aetna.com/docfind/custom/passport to find a provider in the Aetna Passport to Healthcare® Primary PPO Network.

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 glendale.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. 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 100% of the Preferred Allowance (PA) when you use **Aetna Passport to Healthcare® Primary PPO** providers, and 80% of Usual, Reasonable, and Customary (URC) Charges when you use Out-of-Network providers.

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 of insurance. The final Policy may be pending approval by applicable federal and state regulatory authorities. The final approved Policy of insurance is accessible upon approval at glendale.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