

Kansas City Kansas Community College

International Student Insurance Plan

2023-2024

Eligibility

All International students enrolled at your school will automatically be enrolled in 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.

Rates & Important Dates

Rates are effective 08/01/2023 to 07/31/2024. Rates include insurance premium and administrative fees.

| | STUDENT | SPOUSE/DOMESTIC PARTNER | EACH CHILD |
|---|------------|-------------------------|------------|
| Annual 08/01/2023 to 07/31/2024 | \$1,478.00 | \$5,897.00 | \$1,605.00 |
| Fall 08/01/2023 to 12/31/2023 | \$617.84 | \$2,465.12 | \$670.92 |
| Spring/Summer 01/01/2024 to 07/31/2024 | \$860.16 | \$3,431.88 | \$934.08 |
| Summer 06/01/2024 to 07/31/2024 | \$251.33 | \$491.42 | \$133.76 |

What's Covered

(Treatment must be Medically Necessary)

- Students: \$100,000 per covered Accident or Sickness
- Dependents: \$50,000 per covered Accident or Sickness
- 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 (\$500 maximum per Policy Year)
- Maternity and prenatal care
- Prescription drugs

Benefits

| | PHCS / MULTIPLAN PPO PROVIDER YOU WILL PAY | OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST ¹ |
|--------------------------------|--|---|
| Deductible | | None |
| Out-Patient Office Visits | \$15 Copay per visit | 20%, after \$15 Copay per visit |
| Urgent Care Facility | \$15 Copay per visit | 20%, after \$15 Copay per visit |
| Hospital Room & Board Expenses | \$50 Copay per visit (Copay waived if admitted) | 20%, after \$100 Copay per visit |
| Emergency Room Benefit | \$50 Copay per visit (Copay waived if admitted) | 20%, after \$50 Copay per visit (Copay waived if admitted) |
| Prescription Drugs | 50% of Actual Charges | 50% of Actual Charges |
| Out-of-Pocket Maximum | \$3,000 per Covered Person, per Policy Year | |

¹ 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.

² You must pay for prescriptions in full, then submit a claim for reimbursement.



Questions

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

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

Insurance ID Card

Once your 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

To locate a provider in the **PHCS/MultiPlan PPO Network**, visit www.multiplan.com or call (800) 678-7427.

More Information

For more information, please visit kckcc.mycare26.com

Insurance underwritten by
Pan-American International
Insurance Corporation.

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.

Coinsurance 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 **PHCS/MultiPlan PPO** providers, and 80% of Usual and Customary Charge (U&C) when you use Out-of-Network providers.

Pre-Existing Conditions are not covered under this plan of insurance. However, a Pre-Existing Condition will be covered after the Covered Person has been continuously insured for six (6) months under the Participating Member's plan.

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 kckcc.mycare26.com.

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