

# Musicians Institute

## 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 10/01/2023 to 09/30/2024. Rates include insurance premium and administrative fees.

	STUDENT	SPOUSE/DOMESTIC PARTNER	ONE CHILD	TWO OR MORE CHILDREN
Fall 10/01/2023 to 12/31/2023	\$471	\$1,362	\$681	\$1,350
Winter 01/01/2024 to 03/31/2024	\$471	\$1,362	\$681	\$1,350
Spring 04/01/2024 to 06/30/2024	\$471	\$1,362	\$681	\$1,350
Summer 07/01/2024 to 09/30/2024	\$471	\$1,362	\$681	\$1,350

### What's Covered

(Treatment must be Medically Necessary)

- \$250,000 benefit year maximum for all eligible expenses
- Doctor visits
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Annual women's cervical cancer screening and a breast exam
- Physical therapy, chiropractic care, and acupuncture (20 visits maximum)
- Pregnancy and maternity
- Prescription drugs

### Benefits

	BLUE CROSS BLUE SHIELD PPO PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup>
Deductible	\$100 per Person, per Policy Year	
Office Visit	\$20 Copay per visit	20%
Urgent Care	\$20 Copay per visit	20%
Hospital Visit	\$50 Copay per visit	20%
Emergency Room	\$100 Copay per visit (Copay waived if admitted)	20%
Prescription Drugs	50% of Actual Charges <sup>2</sup>	
Out-of-Pocket Maximum	\$2,500 per Person, per Policy Year	

<sup>1</sup> Using Out-of-Network providers may cost you more money! Coinsurance is payable for Reasonable Expenses, the normal cost the provider would charge for services in the absence of insurance. Some out-of-network providers charge more than Reasonable Expenses and you will be responsible for these excess amounts over the listed Coinsurance.

<sup>2</sup> If you visit 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**  
GeoBlue  
(844) 268-2686

### Insurance ID Card

Once you receive a Welcome Email from GeoBlue you can download your ID card. Visit [geobluestudents.com](https://geobluestudents.com) to set up an account.

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

### Getting Care

To locate a provider in the **Blue Cross Blue Shield PPO Network** visit [geobluestudents.com](https://geobluestudents.com) or call (844) 268-2686.

### More Information

For more information, please visit [musicians.mycare26.com](https://musicians.mycare26.com)

**Limitations, coinsurance, and copays may apply.** Please see the Plan Certificate for full benefit details. If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.

**Coinsurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% when you use **Blue Card PPO** providers, part of **Blue Cross Blue Shield**, and 80% 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 Plan Certificate. The final Plan Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Plan Certificate is accessible upon approval at [musicians.mycare26.com](https://musicians.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