



Point Loma Nazarene University International Student Insurance Plan 2023-2024

Questions

Eligibility & Enrollment

Academic Health Insurance Services
(800) 537-1777

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

Go to the PLNU Wellness Center or go to **TimelyCare** to access 24/7 telehealth medical or counseling services. If you need to access care away from campus, visit www.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 pointloma.mycare26.com.

Eligibility

All traditional aged undergraduate International students enrolled at the Point Loma campus, international undergraduate and graduate intercollegiate sports athletes, and scholars enrolled at your school with a current passport and an F-1 or J-1 Visa are eligible for and are required to purchase this insurance plan. Students must be temporarily residing outside of their Home Country while actively engaged in education or educational activities or providing research for the school. 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 01/11/2024	\$727.50	\$3,103.50	\$2,070.00
Spring/Summer 01/12/2024 to 07/31/2024	\$727.50	\$3,103.50	\$2,070.00

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. For a detailed plan description, exclusions, and limitations, please view the plan on file with your school or view the Plan Summary at pointloma.mycare26.com.

Coinurance 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.

Benefits

	AETNA PASSPORT PPO PROVIDER YOU WILL PAY:	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST ¹
Deductible	\$200 per Person, per Policy Year	
Office Visit or Urgent Care Visit	\$25 Copay per visit (Copay waived for treatment at the PLNU Wellness Center)	20%, after \$25 Deductible per visit
Hospital Room & Board	\$100 Copay per visit	20%, after \$100 Deductible per visit
Emergency Room Benefit	\$200 Copay per visit (Copay waived if admitted)	20%, after \$200 Deductible per visit (Deductible waived if admitted)
Prescription Drugs	\$20 Copay Generic/\$50 all other 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 When you fill a prescription at an Out-of-Network pharmacy, you must pay for the prescription in full and then submit a claim for reimbursement.

What's Included?

- Coverage when traveling
- Academic Emergency Services*

Insurance underwritten by Crum & Forster, SPC, under the jurisdiction of the Cayman Islands. If there are any discrepancies between this document and the Policy, the Policy will govern.

NOTICE: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain U.S. citizens or U.S. residents to obtain PPACA compliant health insurance, or "minimum essential coverage."

*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 pointloma.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