

Rhodes College

International Student Insurance Plan 2023-2024

Eligibility

Eligible students are defined as full-time U.S. Inbound Expatriate students of the school enrolled full time. Persons for whom coverage is prohibited under applicable law will not be considered eligible under this plan.

For purposes of this plan, a U.S. Inbound Expatriate is a student who attends university outside of his / her country of citizenship and attends in the United States.

Dependent coverage for eligible children will be up to age 26.

Rates & Important Dates

Rates are effective 07/01/2023 to 06/30/2024. Rates include medical insurance premium and administrative fees.

	STUDENT	SPOUSE/ DOMESTIC PARTNER*	EACH CHILD*
Fall 07/01/2023 to 12/31/2023	\$796.50	\$1,348.50	\$1,348.50
Spring/Summer 01/01/2024 to 06/30/2024	\$796.50	\$1,348.50	\$1,348.50

*Premium is charged per dependent, up to three (3) times the premium fee, after which no further premium is charged for additional dependents.

What's Covered

(Treatment must be Medically Necessary)

- \$250,000 Annual Maximum
- Doctor visits
- Emergency and urgent care
- Surgery, in- and outpatient
- Maternity and prenatal care
- Tests, procedures, and lab services, such as X-rays and blood draws
- Chiropractic care and acupuncture (20 visits maximum)
- Prescription drugs
- Preventive Care

Benefits

	CIGNA OAP PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST ¹
Deductible	\$0 per Individual per Policy Year \$0 per Family per Policy Year	\$0 per Individual per Policy Year \$0 per Family per Policy Year
Physician's Services	\$20 Copay per visit	20%
Urgent Care Services	\$35 Copay per visit	20%
Hospital Stay	\$50 Copay per visit	20%
Emergency Room	\$50 Copay per visit (Copay waived if admitted)	\$50 Copay per visit (Copay waived if admitted)
Prescription Drugs	50% of charges ²	
Out-of-Pocket Maximum (included Deductible)	\$2,500 per Individual \$7,500 per Family	\$2,500 per Individual \$7,500 per Family

¹ Using Out-of-Network providers may cost you more money! Coinsurance is payable for the Reimbursement Amount, 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 the Reimbursement Amount 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 HealthPlans, Inc.
(800) 955-1991

Benefits
Cigna Global Health Benefits®
(800) 441-2668

Insurance ID Card

Once you receive a welcome email from Cigna, you can download your insurance ID card. Visit www.cignaenvoy.com to set up an account.

Carry your ID card with you at all times!

Getting Care

Go to the campus health center. If you need to access care away from campus, visit www.cigna.com/providerdirectory or call (800) 441-2668 to locate a provider in the Cigna Open Access Plus (OAP) Network.

Prescription Drugs

Always use a Cigna Envoy pharmacy. To locate a pharmacy, visit www.cigna.com/providerdirectory.

More Information

For more information, please visit rhodes.mycare26.com

Limitations and exclusions apply. Please see the Certificate for more details. Insurance is underwritten by Cigna Global Insurance Company. If there are any discrepancies between this document and the Certificate, the Certificate 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 when you use Cigna OAP providers, 80% of the Reimbursement Amount when you use Out-of-Network providers, and 100% of the Reimbursement Amount outside of the U.S.

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).

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 rhodes.mycare26.com.

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