

Riverside City 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 07/15/2023 to 07/14/2024, and include insurance premium and administrative fees.

	STUDENT	SPOUSE/DOMESTIC PARTNER	ONE CHILD	TWO OR MORE CHILDREN
Annual 07/15/2023 to 07/14/2024	\$1,431.00	\$4,014.00	\$2,007.00	\$4,014.00
Fall 07/15/2023 to 01/14/2024	\$715.50	\$2,007.00	\$1,003.50	\$2,007.00
Spring/Summer 01/15/2024 to 07/14/2024	\$715.50	\$2,007.00	\$1,003.50	\$2,007.00

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
- ICS Sports (\$10,000 maximum)

Benefits

	ANTHEM PPO PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST ¹
Office Visit	\$25 Copay per visit (waived at campus health center)	20%
Urgent Care	\$25 Copay per visit	20%
Hospital Stay	\$100 Copay per visit	20%
Emergency Room	\$100 Copay per visit (waived if admitted)	20%
Prescription Drugs	50% of charges ²	
Out-of-Pocket Maximum	\$2,500 per person, per policy year	

¹Using out-of-network providers may cost you more money! Coinsurance is payable for Allowed Amount, the normal cost the provider would charge for services in the absence of insurance. Some out-of-network providers charge more than Allowed Amount and you will be responsible for these excess amounts over the listed coinsurance.

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

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 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 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 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 rcc.myahpcare.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



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 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 geobluestudents.com or call (844) 268-2686 to find a provider in the **Blue Cross Blue Shield PPO Network**.

More Information

For more information, please visit rcc.myahpcare.com