

# San Francisco State University American Language 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 08/01/2023 to 08/15/2024. The cost of coverage includes insurance premium and administrative fees.

	STUDENT	SPOUSE/DOMESTIC PARTNER	EACH CHILD	TWO OR MORE CHILDREN
Fall 08/14/2023 to 12/15/2023	\$816.00	\$816.00	\$816.00	\$1,658.76
Fall A 08/14/2023 to 10/05/2023	\$408.00	\$408.00	\$408.00	\$708.99
Fall B 10/05/2023 to 12/07/2023	\$408.00	\$408.00	\$408.00	\$856.14
Spring 01/22/2024 to 05/24/2024	\$816.00	\$816.00	\$816.00	\$1,658.76
Spring A 01/22/2024 to 03/21/2024	\$408.00	\$408.00	\$408.00	\$802.63
Spring B 03/14/2024 to 05/16/2024	\$408.00	\$408.00	\$408.00	\$856.14
Summer 05/17/2024 to 08/15/2024	\$612.00	\$612.00	\$612.00	\$1,224.00
Summer A 05/17/2024 to 06/28/2024	\$204.00	\$204.00	\$204.00	\$408.00
Summer B 06/27/2024 to 08/15/2024	\$306.00	\$306.00	\$306.00	\$612.00

### What's Covered

(Treatment must be Medically Necessary)

- Doctor visits
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Physical therapy, chiropractic care, and acupuncture
- Preventive care
- Pregnancy and maternity
- Prescription drugs



### 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

Go to the campus health center (a \$60 charge will apply per general medical visit). If you need to access care away from campus, visit [geobluestudents.com](https://geobluestudents.com) or call (844) 268-2686 to find a provider in the **Blue Cross Blue Shield PPO Network**.

#### Helpful Tip

When speaking with your doctor's office/provider and you are asked "What is your insurance?" say "I have the Blue Card PPO" and present your insurance ID card.

### More Information

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

## Benefits

	BLUE CROSS BLUE SHIELD PPO PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup>
Deductible <sup>2</sup>	\$250 per Person, per Policy Year	\$250 per Person, per Policy Year
Office Visit	\$10 Copay per visit (Deductible waived)	50% (Deductible applies)
Urgent Care	\$0 Copay per visit (Deductible applies)	50% (Deductible applies; if true emergency, benefit will be paid at in-network rate)
Emergency Room	\$250 Copay per visit (Copay waived if admitted; Deductible applies)	50% (Deductible applies; if true emergency, benefit will be paid at in-network rate)
Prescription Drugs	\$20 Copay Generic/\$50 Copay Brand Name/\$50 Copay Non-Formulary (Deductible waived; contraceptives covered at 100% of charges)	
Out-of-Pocket Maximum <sup>2</sup>	\$5,000 per Person, per Policy Year	\$5,000 per Person, per Policy Year

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

<sup>2</sup>Deductibles and Out-of-Pocket Maximums will cross-accumulate between In-Network and Out-of-Network.

**Limitations and exclusions apply.** Please see the Plan Certificate for more 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 50% 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 Certificate of insurance. The final Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate of insurance is accessible upon approval at [fsu.mycare26.com](https://fsu.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 health plans. CA License #0H64806