

Santa Ana 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.

Rates and Important Dates

Rates are effective 08/01/2023 to 07/31/2024. Rates include medical insurance premium and administrative fees.

| | STUDENT RATE |
|--|--------------|
| Fall 08/01/2023 to 01/31/2024 | \$877.50 |
| Fall Late 10/01/2023 to 01/31/2024 | \$585.00 |
| Spring/Summer 02/01/2024 to 07/31/2024 | \$877.50 |
| Spring/Summer Late 04/01/2024 to 07/31/2024 | \$585.00 |
| Summer 06/01/2024 to 07/31/2024 | \$292.50 |

What's Covered

(Treatment must be Medically Necessary)

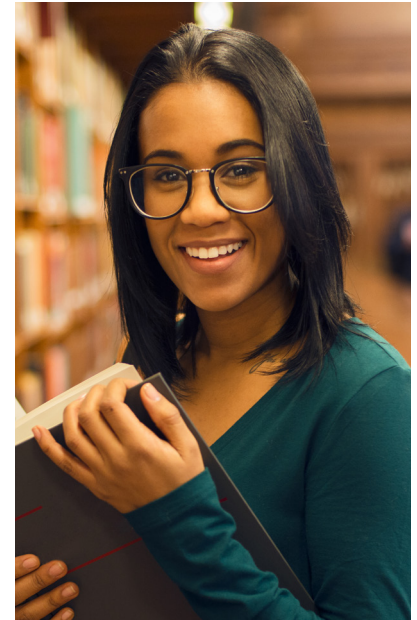
- Doctor visits
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Physical therapy chiropractic care, and acupuncture
- Preventive care
- Pregnancy and maternity
- Prescription drugs

Benefits

| | CIGNA OAP PROVIDER YOU WILL PAY | OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST ¹ |
|---------------------------------|--|---|
| Deductible | \$50 per Individual/\$150 per Family per Policy Year | \$50 per Individual/\$150 per Family per Policy Year |
| Physician's Services | \$10 Copay per visit (Deductible waived) | 30% |
| Urgent Care Services | \$0 | 30% |
| Emergency Room | \$100 Copay per visit (Copay waived if admitted) | \$100 Copay per visit (Copay waived if admitted) |
| Prescription Drugs ² | 50% of Charges | |
| Out-of-Pocket Maximum | \$5,000 per Individual/\$15,000 per Family per Policy Year | \$5,000 per Individual/\$15,000 per Family per Policy Year |

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 Health Insurance Services
(800) 537-1777

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 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 hcpdirectory.cigna.com 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 cigna.com/providerdirectory.

More Information

For more information, please visit sac.mycare26.com

Limitations, Deductibles, Coinsurance, and Copays may 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, 70% 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), 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. The final Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate is accessible upon approval at sac.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 #OH64806