

West Valley 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 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 01/31/2024	\$900.00	\$1,333.50	\$1,333.50
Spring/Summer 02/01/2024 to 07/31/2024	\$900.00	\$1,333.50	\$1,333.50

*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)

- \$500,000 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
- Prescription drugs
- Preventive care

Benefits

	CIGNA OAP PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST ¹
Deductible	\$100 per Individual per Policy Year \$200 per Family per Policy Year	\$500 per Individual per Policy Year \$1,000 per Family per Policy Year
Physician's Services	\$0 Copay per visit	20%
Urgent Care Services	\$0 Copay per visit	20%
Hospital stay	\$0 Copay per visit	20%
Emergency Room	\$250 copy per visit (Copay waived if admitted)	\$250 copy per visit (Copay waived if admitted)
Prescription Drugs	\$0 Copay	Not covered
Out-of-Pocket Maximum (includes Deductible)	\$2,500 per Individual \$5,000 per Family	\$5,000 per Individual \$10,000 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.



Questions

Eligibility & Enrollment
Academic Health Insurance Services
(800) 537-1777

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

Insurance ID Card

You will receive an email notifying you that your ID card is available to download. Visit westvalley.mycare26.com to log in or create 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 westvalley.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 through AcademicLiveCare at no additional charge
- 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 westvalley.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