



Cuesta College International Student Insurance Plan 2024-2025

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.

More Information

For full details of participation in the plan, please view the complete brochure online at:
cuesta.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit:
help.ahpcare.com

Insurance ID Card

To access your ID card, please visit
cuesta.myahpcare.com

What's Included?

- Vision Coverage through Academic Vision Care (AVC)
- Access to 24-hour Medical and Mental Health Telemedicine Services through AcademicLiveCare (ALC)
- 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), a Risk Strategies Company dba Academic Health Insurance Services.

Benefits

(Deductible applies unless otherwise stated below)

	BLUE CROSS BLUE SHIELD PPO PROVIDER You Will Pay	OUT-OF-NETWORK PROVIDER You Will Pay the Least
Benefit Maximum Per Insured Person, per Policy Year		\$600,000
Deductible Per Insured Person, per Policy Year		\$100
Out-of-Pocket Maximum Per Insured Person, per Policy Year		\$2,000
Hospital and Physician Outpatient Services	10% after a \$100 Copay per visit	30%
Physician's Office Visits	10% after a \$25 Copay per visit	30%
Emergency Hospital Services (Copay waived if admitted)	10% after a \$100 Copay per visit	30%
Prescription Drugs Up to a 31-day supply		Generic Drugs: \$20 Copay Brand Name Drugs: \$50 Copay Injectables: \$50 Copay

Coverage Periods & Cost

	FALL 08/01/2024 - 12/31/2024	SPRING 01/01/2025 - 05/31/2025	SUMMER 06/01/2025 - 07/31/2025
Student	\$785	\$785	\$314

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is Blue Cross Blue Shield.

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 cuesta.myahpcare.com.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company 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