

Irvine Valley College

Student Health Insurance Plan

2024-2025

Eligibility

To be eligible for this plan, you must be enrolled in the current or immediate upcoming academic term and be actively engaged in international education activities. Lawful dependents of Eligible students may also be covered under this plan.

What's Included?

- Telehealth solutions through AcademicLiveCare (ALC)
- Vision coverage through Academic Vision Care (AVC)
- Coverage when traveling
- Academic Emergency Services*

Benefits (Deductible applies unless otherwise stated below)		
	AETNA PPO Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Individual Out-of-Pocket Maximum Per Person, Per Policy Year	\$2,500	Unlimited
Individual Deductible Per Person, Per Policy Year	\$150	\$150
Office Visits	100%	75%
Urgent Care	100%	75%
Hospital Emergency Room	100% after a \$100 Copayment	100% after a \$100 Copayment
Prescription Drugs Up to 30-day supply per prescription	At pharmacies contracting with Aetna 100% after: Generic: \$20 Copayment Preferred Brand-Name: \$30 Copayment Non-Preferred Brand-Name: \$50 Copayment Specialty: \$90 Copayment (Deductible waived)	Not covered
Preventive Care For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	100% (Deductible waived)	75%

Coverage Periods & Rates				
	ANNUAL 08/01/2024 - 07/31/2025	FALL 08/01/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 07/31/2025	SUMMER 05/01/2025 - 07/31/2025
Enrollment Periods	05/01/2024 - 10/31/2024	05/01/2024 - 10/31/2024	10/01/2024 - 02/28/2025	02/28/2025 - 06/30/2025
Student	\$2,385	\$1,000	\$1,385	\$602
Spouse	\$2,385	\$1,000	\$1,385	\$602
Each Child ¹	\$2,385	\$1,000	\$1,385	\$602

¹Coverage for two (2) or more children is calculated at the child rate times two (2).

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company aka Academic Health Insurance Services.

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 student health plans of Aetna. CA License #0H64806.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at ivc.myahpcare.com.



More Information

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

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 **Aetna**, visit aetnastudenthealth.com or call (855) 236-2138.