

# University of Redlands

## Student Health Insurance Plan

### 2024-2025



#### What's Included?

- Cigna Open Access Plus (OAP) is the Preferred Provider and will provide maximum benefits at lowest cost
- Vision coverage through Academic Vision Care (AVC)
- Access to optional Dental coverage
- Access to Behavioral Health Telemedicine Services through CareConnect
- Travel coverage through Academic Emergency Services\*

#### More Information

For full details of participation in the plan, please view the complete brochure online at: [redlands.myahpcare.com](http://redlands.myahpcare.com)

#### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](http://help.ahpcare.com)

#### Insurance ID Card

To access your ID card, please visit [redlands.myahpcare.com/additionalresources](http://redlands.myahpcare.com/additionalresources)

#### Eligibility

Any full-time student (9 credit hours or more) who is registered and attending classes at the University of Redlands is required to have adequate health insurance coverage. You will be automatically enrolled in the Student Health Insurance Plan (SHIP), unless you provide comparable coverage and submit a waiver by the Waiver Deadline Date. If you have other health insurance, such as coverage under your parent's or employer's insurance plan, and you do not wish to enroll in SHIP, you may submit a waiver application.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and television (TV) courses do not fulfill the Eligibility requirements that the student actively attend classes.

Coverage for dependents is not available under the plan.

\*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.

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 **Cigna Open Access Plus (OAP)**.

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 [redlands.myahpcare.com](http://redlands.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 student health plans of Wellfleet Insurance Company. CA License #0HG4806

## Benefits

*(Deductible applies unless otherwise stated below)*

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charge
Individual Deductible Per Person, per Policy Year	\$250	
Individual Out-of-Pocket Maximum Per Person, per Policy Year	\$6,350	No Maximum
Physician's Office Visits Including Specialists/Consultants	100% after a \$20 Copayment per visit (Deductible waived)	60%
Urgent Care Centers for Non-Life-Threatening Conditions	80%	60%
Emergency Services in an Emergency Department for Emergency Medical Conditions	100% after a \$50 Copayment per visit	100% after a \$50 Copayment per visit
Hospital Care Includes Hospital Room & Board Expenses and Miscellaneous Services & Supplies. Subject to Semi-Private room rate unless intensive care unit is required. Room & Board includes intensive care.	80%	60%
Prescription Drugs Up to a 30-day supply (Deductible waived)	At pharmacies contracting with Wellfleet Rx 100% after a Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3: \$75 Copayment Specialty: \$75 Copayment	60% after a Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3: \$75 Copayment Specialty: \$75 Copayment <sup>1</sup>

<sup>1</sup>You must pay for prescriptions in full and then submit a claim for reimbursement.

## Coverage Periods & Rates

	ANNUAL 08/10/2024 - 08/09/2025	FALL 08/10/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 08/09/2025
Waiver Deadlines	09/20/2024	09/20/2024	01/17/2025
Student	\$1,748	N/A	N/A