

# Skyline College University Access Program (UAP) International Student Insurance Plan 2024-2025



## More Information

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

## Questions

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

## Insurance ID Card

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

## 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.

## Eligibility

All International students enrolled in your school's University Access Program 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.

## Benefits

(Deductible applies unless otherwise stated below)

IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Payments are based on the Negotiated Charge	Payments are based on the Usual & Customary Charge

Benefit Maximum	\$250,000
Per Insured Person, per Policy Year	

Deductible*	\$200 per Individual, per Policy Year
Combined In-Network and Out-of-Network	\$400 per Family, per Policy Year

Out-of-Pocket Maximum	\$5,000 per Individual, per Policy Year
Combined In-Network and Out-of-Network	\$10,000 per Family, per Policy Year

Hospital Stay	80% after a \$100 Copay per visit	60%
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Physician's Office Visits	100% after a \$20 Copay per visit (Deductible waived)	60%
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Emergency Room (Copay waived if admitted)	80% after a \$250 Copay per visit	80% after a \$250 Copay per visit
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Prescription Drugs	Generic Drug: 80%	Not Covered
Up to a 30-day supply	Preferred Brand Name: 80%	
	Non-Preferred Brand Name: 50% (Deductible waived)	

## Coverage Period & Cost

	FALL 10/01/2024 - 12/31/2024	SUMMER 06/01/2025 - 07/31/2025
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Enrollment Periods	08/30/2024 - 11/15/2024	05/01/2025 - 07/15/2025
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Student	\$645.00	\$430.00
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Each Child*	\$1,045.50	\$697.00
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\*Premium is charged per dependent, up to three (3) times the premium fee, after which no further premium is charged for additional dependents.

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 OAP**.

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 [skylinecollege.myahpcare.com](https://skylinecollege.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 Cigna. CA License #0H64806