SKYLINE COLLAGE

INTERNATIONAL STUDENT INSURANCE PLAN

Skyline
COLLEGE

2025–2026
USING YOUR INSURANCE
https://skylinecollege.myahpcare.com/

For International and University Access Program (UAP) Students

How to Enroll

For regular international students, you are automatically enrolled through your school; no action is needed to enroll yourself in the plan.

Visit https://skylinecollege.myahpcare.com/ to enroll your dependents online with a credit card. Your dependents (legally married spouse or children under the age of 26) must be enrolled before the start of the term or within 31 days of marriage, birth, adoption, or arrival in the U.S.

For UAP students, please log onto https://skylinecollege.myahpcare.com/ **to enroll.**

Your Insurance ID Card

Once you are enrolled in the plan, you will receive a welcome email from Cigna. This email will provide directions on how to download your insurance ID Card. Please visit **www.cignaenvoy.com** to set up your account.

Carry your ID card with you at all times! You will need your card when you visit the campus health center, doctor's office, urgent care, or hospital.

Where to Access Care

If you experience a sickness or an injury, here are the places you have access to. Each option is discussed in detail on the following pages.

- **Campus health center**, for minor illness or injuries
- **Physician's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the campus health center is closed
- **Hospital**, for scheduled surgery or a medical emergency only

What Does "In-Network" Mean and Why Does It Matter?

In-network means providers such as doctors, specialists, and hospitals that accept this insurance plan. *Note: Sometimes it is also called "PPO" or "Preferred" network.* The network for this plan is **Cigna Open Access Plus (OAP)** medical network.

If you use a Cigna provider, most covered medical services are paid by the insurance company at 80%. If you use an out-of-network provider, meaning a provider who is not part of the **Cigna Open Access Plus PPO Network**, most covered medical expenses are paid at 60%. Deductibles and copays are not included in what the insurance company pays.

What You Will Pay

- The cost of the insurance charge
- A $200 deductible per policy year
- A $20 copay when you go to a Cigna doctor's office (Deductible waived)
- A $20 copay after deductible when you go to a Cigna urgent care center
- A $250 copay if you go to a Cigna emergency room (waived if you are admitted to the hospital)
- 20% for Generic & Preferred Brand Name drugs and 50% for Non-Preferred Brand Name Drugs. (Deductible waived)
- 40% out-of-network coinsurance if you do not use a Cigna provider
- Full amount for any services not covered by insurance (see general exclusions in the Plan Summary)

Find a Physician or Facility

1. **Go to www.cigna.com/providerdirectory**
2. **Enter your Address, City, Zip**
3. **Select Doctor by Type, Doctor by Name, or Health Facilities**
4. **If you do not have your Login Information, Continue as Guest**
5. **Select Continue**
6. **Select Open Access Plus, Open Access Plus Tiered.**
7. **Select a provider from the list.**

It is best to locate a Cigna contracted physician, urgent care center, and emergency room or facility near you before you get sick. Always verify the provider is part of the **Cigna Open Access Plus Network** before you receive treatment.

What's Covered
(Treatment must be Medically Necessary)

- $250,000 Annual Maximum
- Doctor visits
- Emergency and Urgent Care
- Surgery, in- and outpatient
- Maternity and prenatal care
- Tests, X-rays, procedures, and lab services
- Physical therapy
- Chiropractic care (20 visit maximum)
- Prescription Drugs
- Preventive Care
- Preventive immunizations, up to $250 maximum per plan year
- Mental health counseling

Limitations and exclusions may apply. Please see the Plan Certificate in the Benefits section at https://skylinecollege.myahpcare.com/ for more details.

Campus Health Center

The campus health center provides care for all Skyline College students. Services include first aid, treatment of various illnesses and injuries, family planning, women's health, and helping you find resources to manage your own health. They also provide TB screenings to staff and students for employment and transfer purposes.

Most services are free of charge or provided at a low cost.

Visit Us: Building 19, Room 19-110
(650) 738-4270 Phone
skyhealth@smccd.edu

Please call for current hours of operation.

Physician Visits

When you have a health care need, such as a sickness, injury, or other medical concern, schedule an appointment to see a doctor.

- Use a **Cigna Open Access Plus PPO** doctor whenever possible. *Note: You are not required to see Cigna PPO doctors; however, if you choose to see a doctor who is not a Cigna PPO provider, you will have to pay at least 40% of the charge.*

- Call the doctor's office to make an appointment. Tell them you have **Cigna Open Access Plus PPO** insurance.

- Arrive 15 minutes early for your appointment.

- Bring your insurance ID card with you.

Every visit to a health care professional, whether at the campus health center, physician's office, emergency room, urgent care center, etc., is treated confidentially. No information will be released without your express written consent.

Urgent Care

Do not go to the hospital for minor illnesses or injuries! If you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an urgent care center. Hospital emergency rooms typically charge *2-3 times more* than a doctor's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some **Cigna Open Access Plus PPO** urgent care centers close to campus:

Concentra Urgent Care
125 Shoreway Rd. #A
San Carlos, CA 94070
(866) 944-6046

After Hour Pediatric Urgent Care Clinic
210 Baldwin Ave
San Mateo, CA 94401
(650) 579-6581

Concentra Urgent Care
2 Connecticut
San Francisco, CA 94107
(866) 944-6046

Hospital Emergency Room

In the case of a life-threatening emergency, call **911** for an ambulance or go to the nearest hospital emergency room (ER).

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.

Getting a Medication

Fill your prescriptions at a Cigna pharmacy, which may include CVS, Walgreens, and Walmart. To locate a pharmacy, visit **www.cigna.com**. Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- You will pay 20% coinsurance for Generic and Preferred Brand Name Drugs
- You will pay 50% coinsurance for Non-Preferred Brand Name Drugs
- Deductible is waived

To see if your medication is covered, you can view Cigna's Prescription Drug List by going to www.Cigna.com/druglist and select "Advantage 3- Tier "

Check out www.goodrx.com for discount coupons.

Claims

After your visit, a Cigna Open Access Plus PPO physician or provider will send a bill to the claims administrator, Cigna StudyWell.

If the medical provider **does not file** a claim on your behalf, you will need to submit a claim for reimbursement. Follow these steps:

1. Download a claim form from https://skylinecollege.myahpcare.com/ and fill it out completely.
2. Attach itemized bills for X-rays, lab charges, etc.
3. Send your completed claim form with all bills and receipts for medical treatment to Cigna StudyWell at the address below:

Cigna StudyWell
PO Box 15050
Wilmington, DE 19850

Keep copies of all the documents you submit.

If you have questions about claims, contact Cigna at **(800) 441-2668.**

What if I am outside California or the U.S. and need medical treatment?

Any treatment received outside California is covered at 80% within the **Cigna Open Access Plus** network, and 60% non-network, after the copays. The copays cannot be waived.

All medical bills, receipts, and other information should be sent to the claims department address.

Optional Practical Training

You are still eligible for the insurance coverage offered through your school. Enroll online by visiting https://skylinecollege.myahpcare.com/ . Students who are on Optional Practical Training must provide a Verification of Practical Training Letter to be eligible for this insurance coverage and must purchase OPT coverage within 30 days of the expiration date of their prior coverage.

Q&A

No-Cost Language Services: You are eligible to access the services of an interpreter to have insurance documents read to you in your native or preferred language, at no cost to you. To use this free service, call the number listed on your insurance ID card. For further help, call the CA Department of Insurance at **(800) 927-4357**.

Disclaimer: If there are any discrepancies between this document and the Certificate, the Certificate will govern.

Plan Administered by Academic HealthPlans, Inc.
DBA Academic Health Insurance Services
CA License No. 0H64806