

California University of Science and Medicine

Student Health Insurance Plan 2024-2025

Eligibility

All eligible registered students taking the required credit hours are automatically enrolled in this insurance plan, unless proof of comparable coverage is furnished (via filling out an Insurance Waiver). If the Student Health Insurance Plan is not waived, students will be enrolled in the plan by default.

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 Recognized Charge
Benefit Maximum	Unlimited	
Deductible per Person, per Policy Year	\$500	\$1,000
Individual Out-of-Pocket Maximum per Person, per Policy Year	\$5,000	\$10,00
Family Out-of-Pocket Maximum per Family, per Policy Year	\$10,000	\$20,000
Hospital Room & Board	80% per admission	50% per admission
Inpatient/Outpatient Surgery	80%	50%
Physician, specialist including Consultant Office Visits	100% after a \$25 Copayment per visit	50% per visit
Outpatient physical, occupational, speech, and cognitive therapies (including Cardiac and Pulmonary Therapy)	80% per visit	50% per visit
Hospital Emergency Room	100% after a \$150 Copayment per visit	100% after a \$150 Copayment per visit
Urgent Care	100% after a \$25 Copayment per visit	50% per visit
Diagnostic Testing	80% per visit	50% per visit
Prescription Drugs, including Specialty Drugs (Deductible waived)	100% after a Copayment of: Generic: \$25 Preferred Brand: \$60 Non-Preferred Brand: \$100	Not Covered
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	Not Covered

Rates & Coverage Periods	
	ANNUAL 07/16/2024 - 07/15/2025
Enrollment Period for MBS Students	06/20/2024 - 09/20/2024
Enrollment Period for MD Students	06/20/2024 - 08/23/2024
Student	\$4,775
Spouse/Domestic Partner	\$4,775
Child ¹	\$4,775

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

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 cusm.myahpcare.com.



More Information

For full details of participation in the plan, please view the complete brochure online at: cusm.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, [click here](#).

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**.