



CALIFORNIA UNIVERSITY OF SCIENCE AND MEDICINE 2025-2026

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.

For more information, visit cusc.myahpcare.com

KEY 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	\$10,000
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
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 Speciality Drugs (Deductible waived)	100% after a Copayment of Generic: \$25 Preferred Brand: \$60 Non-Preferred Brand: \$100	Not Covered
Preventive Care For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	100% (Deductible waived)	Not Covered

COVERAGE PERIODS & RATES

	ANNUAL 07/16/2025 - 07/15/2026
Enrollment Period for MBS Students	07/01/2025 - 09/05/2025
Enrollment Period for MD Students	06/09/2025 - 08/08/2025
Student	\$5,482
Spouse/Domestic Partner	\$5,482
Child ¹	\$5,482

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

STUDENT COVERAGE WITH CARE

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at cusc.myahpcare.com upon approval by federal and state authorities. The PPO network is Aetna.

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