

California Polytechnic State University, San Luis Obispo

International Student Insurance Plan 2024-2025



Eligibility

1. An international student, scholar, visiting faculty or other person with a current passport and non-immigrant visa, temporarily located outside their Home Country as a non-resident alien and:
 - a. Is engaged in educational activities at Cal Poly; and
 - b. Has not obtained permanent residency status in the United States; and
 - c. Is not a U.S. Citizen.

NOTE: Students enrolled in Cal Poly classes will automatically be enrolled in the plan. F-1 students admitted to a study abroad program while a Cal Poly student will need to contact intlservices@calpoly.edu to request to be waived from the insurance while abroad.

2. Participants engaged in Optional Practical Training (OPT) or Academic Training (A/T) if:
 - a. The OPT/AT training follows a course of study; and
 - b. The Subscriber enrolls in the plan no later than 30 days after the previous insurance coverage period ends; and
 - c. The Subscriber maintains their valid visa status; and
 - d. The coverage period is no longer than 12 months in duration.

What's Included?

- Major medical and mental health coverage
- Access to 24-hour Medical and Mental Health Telemedicine Services
- Coverage when traveling
- Access to Academic Emergency Services*

More Information

For full details of participation in the plan, please view the complete brochure online at: calpoly.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

CignaEnvoy will email you a link and member number to register online and access your ID card. To learn more, please [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 OAP network is **Cigna Open Access Plus**. If you need to access care away from campus, visit cigna.com/providerdirectory or call 1 (800) 441-2668 to locate a provider in the Cigna Open Access Plus (OAP) Network. Always use a Cigna Envoy pharmacy or the Cal Poly Campus Health & Wellbeing pharmacy. To locate a pharmacy, visit cigna.com/providerdirectory.

*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 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 calpoly.myahpcare.com.

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Benefits

(Deductible applies unless otherwise stated below)

	CIGNA OAP PROVIDER YOU WILL PAY:	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST:
Lifetime Maximum		Unlimited
Individual Deductible Per Individual, Per Policy Year	\$150	\$150
Family Deductible Per Family, Per Policy Year	\$300	\$300
Individual Out-of-Pocket Maximum Per Individual, Per Policy Year	\$5,000	\$5,000
Family Out-of-Pocket Maximum Per Family, Per Policy Year	\$10,000	\$10,000
Physician's Office Visit	\$10 Copay per visit (Deductible waived)	30%
Urgent Care Services	\$0 Copay per visit	30%
Inpatient Hospital Facility Services	\$0 Copay per visit	30%
Emergency Room (Deductible waived) (Copay waived if admitted)	\$150 Copay per visit	\$150 Copay per visit
Laboratory Services	\$0 Copay per visit	30%
Prescription Drugs At Retail Pharmacies, Up to a 30-day supply	Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3: \$50 Copay (Deductible waived)	50% At Out-of-Network pharmacies, including the Cal Poly Campus Health & Wellbeing pharmacy, you must pay for prescriptions in full, then submit a claim for reimbursement.
Preventive Care For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	\$0 Copay (Deductible waived)	30%

Rates & Coverage Periods

	FALL 09/08/24 - 12/24/24	WINTER 12/25/24 - 03/27/25	SPRING 03/28/25 - 06/20/25	SUMMER 06/21/25 - 09/07/25
Enrollment Periods	08/15/24 - 11/25/24	11/25/24 - 02/20/25	02/25/25 - 05/20/25	05/20/25 - 08/07/25
Student	\$542	\$468	\$428	\$398
Dependent*	\$915	\$789	\$721	\$671

*Premium is charged per dependent, up to three (3) times the premium fee, after which no further premium is charged for additional dependents.

To view all enrollment and coverage periods available, please visit calpoly.myahpcare.com