



California Polytechnic State University
San Luis Obispo

Student Coverage With Care 2025-2026



What's Included?



Major medical
and mental
health coverage



Cigna Open
Access Plus
is the OAP
Network



Academic
Emergency
Services
(AES)*



Access to
Academic Vision
Care (AVC)



Coverage
when
traveling



Access to
24-hour
Telemedicine
Services

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;
 - b. Has not obtained permanent residency status in the United States;
 - 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;
 - b. The Subscriber enrolls in the plan no later than 30 days after the previous insurance coverage period ends;
 - c. The Subscriber maintains their valid visa status;
 - d. The coverage period is no longer than 12 months in duration.

For more information, visit calpoly.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, please visit calpoly.myahpcare.com/additionalresources

*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.



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 Global. CA License #0H64806

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 Person, per Policy Year	\$150	\$150
Family Deductible Per Family, per Policy Year	\$300	\$300
Individual Out-of-Pocket Maximum Per Person, 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%

Coverage Periods & Rates

	FALL 09/08/2025 - 12/24/2025	WINTER 12/25/2025 - 03/27/2026	SPRING 03/28/2026 - 06/20/2026	SUMMER 06/21/2026 - 08/16/2026
Enrollment Periods	08/15/2025 - 11/25/2025	11/25/2025 - 02/20/2026	02/25/2026 - 05/20/2026	05/20/2026 - 07/30/2026
Student	\$535	\$461	\$421	\$282
Dependent*	\$895	\$771	\$704	\$473

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

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 calpoly.myahpcare.com upon approval by federal and state authorities.