

# Chaffey College

## International Student Insurance Plan 2024-2025



The new insurance carrier for 2024-2025 is UnitedHealthcare Student Resources International.

### Eligibility

All international students and scholars under the age of 65 with a current passport and an F-1 or J-1 visa, who are temporarily residing outside their Home Country while actively engaged in education or educational activities or research related activities. International students enrolled in and attending classes on a full-time basis in a high school, undergraduate school, graduate school and English as a Second Language program, or actively participating in supervised and sponsored intercollegiate and interscholastic sports are eligible to enroll. OPT participants, Dual Citizens or permanent residents of the United States are not eligible.

The Company maintains its right to investigate student status, attendance records and Visa/Passport status to verify that the eligibility requirements have been met. If and whenever the Company discovers that the eligibility requirements have not been met, its only obligation is a refund of premium, less any claims paid.

### What's Included?

- UnitedHealthcare Options is the Preferred Provider and will provide maximum benefits at lowest cost
- Vision coverage through Academic Vision Care (AVC)
- Telehealth solutions through AcademicLiveCare (ALC)
- Access to Academic Student Assistance Program (ASAP)
- Coverage when traveling with Academic Emergency Services\*
- Access to Optional Dental Plan

\*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 [chaffey.myahpcare.com](https://chaffey.myahpcare.com)

### More Information

For full details of participation in the plan, please view the complete brochure online at: [chaffey.myahpcare.com](https://chaffey.myahpcare.com)

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](https://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [chaffey.myahpcare.com/additionalresources](https://chaffey.myahpcare.com/additionalresources)

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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 **UnitedHealthcare Options**.

# Chaffey College 2024-2025

## Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Maximum Benefit Per Injury or Sickness	\$250,000	
Deductible Per Insured Person, Per Policy Year	\$100	\$100
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$5,000	\$5,000
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$10,000	\$10,000
Room & Board Expense	80% after a \$100 Copay per visit	60% after a \$100 Copay per visit
Inpatient/Outpatient Surgery	80%	60%
Physician's Visits (Deductible waived)	80% after a \$20 Copay per visit	60% after a \$20 Copay per visit
Diagnostic X-Ray Services & Laboratory Procedures	80% after a \$20 Copay per visit	60% after a \$20 Copay per visit
Medical Emergency Services Copay waived if admitted	80% after a \$100 Copay per visit	60% after a \$100 Copay per visit
At pharmacies contracting with UnitedHealthcare Pharmacy		
Prescription Drugs Up to a 31-day supply \$5,000 maximum per Policy Year	100% after a Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: \$60 Copay (Deductible waived)	No Benefits
Preventive Care Services For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a> \$500 maximum per Policy Year	100% (Deductible waived)	No Benefits

## Coverage Periods & Cost

	ANNUAL 08/01/2024 - 07/31/2025	FALL 08/01/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 07/31/2025
Enrollment Periods	07/29/2024 - 09/15/2024	07/29/2024 - 09/15/2024	11/01/2024 - 02/28/2025
Student	\$1,392.00	\$583.51	\$808.49
Spouse/Domestic Partner	\$4,044.00	\$1,695.17	\$2,348.83
Each Child <sup>1</sup>	\$2,055.00	\$861.43	\$1,193.57

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

To view all enrollment and coverage periods available, please visit [chaffey.myahpcare.com](https://chaffey.myahpcare.com)