



Chaffey College

Student Coverage With Care 2025-2026



What's Included?



Academic Student Assistance Program (ASAP)



Access to Academic Vision Care (AVC)



Academic Emergency Services* (AES)



Telehealth solutions through AcademicLiveCare (ALC)



Embedded Anthem Dental coverage*



UnitedHealthcare Options is the Preferred Provider



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: chaffey.myahpcare.com/additionalresources

Eligibility

All international students and scholars under the age of 65 with a current passport and 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.

For more information, visit chaffey.myahpcare.com.

*Anthem Dental does not apply to Fast Track students

*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 UnitedHealthcare. CA Licence #0H64806

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
Prescription Drugs Up to a 31-day supply \$5,000 maximum per Policy Year	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: 50% Copay (Deductible waived)	No Benefits
Preventive Care Services For more information, visit healthcare.gov/preventive-care-benefits \$500 maximum per Policy Year	100% (Deductible waived)	No Benefits

Coverage Periods & Rates

	ANNUAL 08/01/2025 - 07/31/2026	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026
Enrollment Periods	07/29/25 - 09/15/25	07/29/25 - 09/15/25	10/31/25 - 02/28/26
Student	\$1,588.00	\$665.50	\$922.50
Spouse/Domestic Partner	\$4,373.00	\$1,833.00	\$2,540.00
Each Child, 2x Max ¹	\$2,289.00	\$959.50	\$1,329.50

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

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 chaffey.myahpca.com upon approval by federal and state authorities.