

College of Charleston - F1 Students

All International students are required to enroll in the plan provided by the school. Students with current insurance coverage may request a waiver if their plans meet our acceptable waiver criteria.

You are eligible to enroll if you are a non-U.S. Citizen, have a passport or visa and are temporarily residing outside your home country/country of permanent residence, while actively engaged in educational activity and enrolled in classes at College of Charleston within 30 days of the plan's effective date.



Administered by Academic HealthPlans

Cigna PPO is the Preferred Provider and may provide maximum benefits at lowest cost.

Access to a Student Assistance Program

Coverage when traveling

Academic Emergency Services*

*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 and not affiliated with HDI Global Specialty SE.

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of HDI Global Specialty SE, Germany.

College of Charleston - F1 Students 2022-2023

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 Cigna PPO.**

MAXIMUMS & DEDUCTIBLES

	PREFERRED PROVIDER	OUT-OF-NETWORK PROVIDER
Benefit Maximum per Insured Person, per Policy Year		Unlimited
Deductible per Insured Person, per Policy Year	\$ 250	\$ 400
Out-of-Pocket Maximum per Insured Person, per Policy Year	\$ 6,350	\$ 6,350

COVERAGE & COST

Please note this product has limitations and exclusions. Please view them [here](#).

Annual	08/10/22 - 08/09/23
Enrollment Deadline	09/03/22
Student	\$ 1,436
Spouse	\$ 3,126
Each Child	\$ 3,126
Fall	08/10/22 - 12/31/22
Enrollment Deadline	09/03/22
Student	\$ 566
Spouse	\$ 1,233
Each Child	\$ 1,233
Spring/Summer	01/01/23 - 08/09/23
Enrollment Deadline	02/01/23
Student	\$ 870
Spouse	\$ 1,893
Each Child	\$ 1,893
Spring Graduation	01/01/23 - 05/15/23
Enrollment Deadline	02/01/23
Student	\$ 532
Spouse	\$ 1,157
Each Child	\$ 1,157

BENEFITS (deductible applies unless otherwise stated below)

PREFERRED PROVIDER	OUT-OF-NETWORK PROVIDER
Payments are based on the PPO Allowance	Payments are based on Usual & Customary Charges
Room & Board/Hospital Misc.	
80%	70%
Inpatient/Outpatient Surgery	
80%	70%
Physician's Visits	
80% after a \$30 Copay	70%
X-Rays & Laboratory	
80%	70%
Medical Emergency , Copay waived if admitted	
80% after a \$250 Copay	70% after a \$250 Copay
Urgent Care	
80% after a \$50 Copay	70% after a \$50 Deductible
Preventive Care Services	
Covered up to \$500 per policy period	No Benefits
Prescription Drugs Expense	
No more than \$30 per fill	No Benefits

Notice: For further information on this Plan, visit cofc-f1students.myahpcare.com. Please keep this summary as a brief description of the important features of the plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. The terms and conditions of coverage are set forth in the Plan issued to with College of Charleston. For a detailed plan description, exclusions, and limitations please view the plan on file. The Policy contains a complete description of all of the terms, conditions, and exclusions of the insurance plan as underwritten by HDI Global Specialty SE. The Policy will prevail in the event of any discrepancy between this Brochure and the Policy.

Note: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the policy meets any obligations you may have under PPACA.