



California State University - Chico



Student Coverage With Care 2025-2026

What's Included?



Access to
Academic
Student Assistance
Program (ASAP)



Access to
Dental and
Vision
Options



Access to
Academic
Emergency
Services (AES)*



Access to
AcademicLiveCare
(ALC)



Urgent
Care
Benefits



PPO is
UnitedHealthcare
Options
network



Eligibility

Effective Fall 2025 all New International Students (F-1 status) who started at CSU Chico ON and AFTER Fall 2025 are required to purchase this plan, unless you have an insurance policy that meets the requirements below:

- Policies for students sponsored by their home government OR
- Students covered with a U.S. policy through their own or a family member's employment.

Once you purchase the insurance policy, IEGE will automatically receive proof of coverage directly from the health insurance provider, and your insurance hold will be removed.

For J-1 exchange students starting Fall 2025, and Continuing Students who started at CSU, Chico BEFORE Fall 2025:

All International Students at the CSU are required to purchase Health Insurance. It is recommended that you purchase the CSU, Chico Health Insurance Plan. This policy meets the Health Insurance Requirements as mandated by the California State University Chancellor's office. Once you purchase the insurance policy, IEGE will automatically receive proof of coverage directly from the health insurance provider, and your insurance hold will be removed.

For more information, visit csuchico.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 csuchico.myahpcare.com/additionalresources



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. CA License #0H64806

Benefits

(Deductible applies unless otherwise stated below)

(Copays do not apply to the Deductible or the Out-of-Pocket Maximum)

	IN-NETWORK COVERAGE <small>Payments are based on the Negotiated Rate</small>	OUT-OF-NETWORK COVERAGE <small>Payments are based on Usual and Customary Charges (U&C)</small>
Benefit Maximum	\$300,000	
Pre-Existing Condition Limitation \$2,500 Maximum Benefit During the first 6 Months of Continuous Coverage. After the first 6 Months of Continuous Coverage, Plan Maximum Applies	100%	80%
Deductible Per Covered Person, Per Policy Year	\$0	
Coinsurance	100%	80%
Out-of-Pocket Maximum Per Covered Person, Per Policy Year	\$3,000	\$5,000
Out-Patient Office Visits	100% after a \$20 Copay per visit	80% after a \$20 Copay per visit
Walk-in Clinic or Urgent Care Facility	100% after a \$20 Copay per visit	80% after a \$20 Copay per visit
Emergency Room and Emergency Room Treatment (Copay waived if admitted)	100% after a \$100 Copay per visit	80% after a \$100 Copay per visit
Room and Board Expenses	100% after a \$50 Copay per admission	80% after a \$50 Copay per admission
In-patient Surgery	100% after a \$50 Copay	80% after a \$50 Copay
Out-Patient Laboratory Tests	100% after a \$20 Copay per visit	80% after a \$20 Copay per visit
Behavioral Health Services Expense Benefit Mental and Nervous Disorders In-Patient Expenses	100%	80%
Wellness Expense Benefit (Copay & Deductible waived)	100%	80%
Pregnancy, Maternity and Pre-Natal Expense Benefit Conception must occur while continuously covered under the Participating Member's plan	100%	80%
Prescription Drugs Up to a 30-day supply	100% after a: Generic: \$10 Copay Brand: \$20 Copay Specialty: 50% Actual Charges	No Benefits

Coverage Periods & Rates

Coverage Periods	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026
Student	\$531.50	\$737.50
Spouse/Domestic Partner	\$1,854.50	\$2,571.50
Each Child	\$693.00	\$961.00

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