



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](http://csuchico.myahpcare.com).

## Questions



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

## Insurance ID Card



To access your ID card, please visit [csuchico.myahpcare.com/additionalresources](http://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 Payments are based on the Negotiated Rate	OUT-OF-NETWORK COVERAGE Payments are based on Usual and Customary Charges (U&C)
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
Coinurance	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](http://csuchico.myahpcare.com) upon approval by federal and state authorities.