



College of San Mateo International Student Insurance Plan 2024-2025

Eligibility

All International students enrolled at your school are eligible for and are required to purchase this insurance plan. International students who have been approved for permanent residency are not eligible.

The Company maintains its right to investigate student status and attendance records 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.

More Information

For full details of participation in the plan, please view the complete brochure online at: collegeofsanmateo.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 collegeofsanmateo.myahpcare.com/additionalresources

What's Included?

- Vision Coverage through Academic Vision Care (AVC)
- Access to 24-hour Medical and Mental Health Telemedicine Services through AcademicLiveCare (ALC)
- 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, Inc. (AHP), a Risk Strategies Company dba Academic Health Insurance Services.

Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER <small>Payments are based on the Negotiated Charge</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Usual & Customary Charge</small>
Benefit Maximum Per Insured Person, per Policy Year	\$250,000	
Deductible Combined In-Network and Out-of-Network	\$200 per Individual, per Policy Year \$400 per Family, per Policy Year	
Out-of-Pocket Maximum Combined In-Network and Out-of-Network	\$5,000 per Individual, per Policy Year \$10,000 per Family, per Policy Year	
Hospital Stay	80% after a \$100 Copay per visit	60%
Physician's Office Visits	100% after a \$20 Copay per visit <small>(Deductible waived)</small>	60%
Emergency Room <small>(Copay waived if admitted)</small>	80% after a \$250 Copay per visit	80% after a \$250 Copay per visit
Prescription Drugs <small>Up to a 30-day supply</small>	Generic Drug: 80% Preferred Brand Name: 80% Non-Preferred Brand Name: 50% <small>(Deductible waived)</small>	Not Covered

Coverage Periods & Costs

	FALL 08/01/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 07/31/2025	SUMMER 06/01/2025 - 07/31/2025
Enrollment Periods	07/10/2024 - 09/16/2024	11/29/2024 - 02/17/2025	05/01/2025 - 06/30/2025
Student	\$1,075.00	\$1,505.00	\$430.00
Each Dependent*	\$1,742.50	\$2,439.50	\$697.00

*Premium is charged per dependent, up to three (3) times the premium fee, after which no further premium is charged for additional dependents.

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 OAP**.

This document contains a summary of your school's International Student Insurance Plan benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved Certificate. The final Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate is accessible upon approval at collegeofsanmateo.myahpcare.com

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 Cigna. CA License #0H64806