



ELIGIBILITY

All International students enrolled at your school are eligible for and will be automatically enrolled in the 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.

For more information, visit collegeofsanmateo.myahpcare.com

PLAN HIGHLIGHTS

- Cigna Open Access Plus Network
- Access to Academic Vision Care (AVC)
- Access to 24-hour Medical and Mental Health Telehealth Services through AcademicLiveCare (ALC)
- Coverage when traveling through Academic Emergency Services (AES)*

KEY 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 <small>Per Insured Person, per Policy Year</small>	\$250,000	
Deductible <small>Combined In-Network & Out-of-Network</small>	\$200 per Individual, per Policy Year \$400 per Family, per Policy Year	
Out-of-Pocket Maximum <small>Combined In-Network & Out-of-Network</small>	\$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
Urgent Care Visit	100% after a \$20 Copay <small>(Deductible waived)</small>	60%
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
Immunizations	\$250 Annual Maximum	

COVERAGE PERIODS & RATES

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	SUMMER 06/01/2026 - 07/31/2026
Enrollment Periods	07/07/2025 - 09/16/2025	12/01/2025 - 02/17/2026	05/01/2026 - 06/30/2026
Student	\$975	\$1,365	\$390
Each Dependent*	\$1,645	\$2,303	\$658

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

STUDENT COVERAGE WITH CARE

*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.

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

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