



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.

For more information, visit cuesta.myahpcare.com

PLAN HIGHLIGHTS

- UnitedHealthcare Options PPO Network
- Access to Academic Vision Care (AVC)
- Access to 24-hour Medical and Mental Health Telemedicine Services through AcademicLiveCare (ALC)
- Coverage when traveling through Academic Emergency Services (AES)*

KEY BENEFITS

(Deductible applies unless otherwise stated below)

	BLUE CROSS BLUE SHIELD PPO PROVIDER You Will Pay	OUT-OF-NETWORK PROVIDER You Will Pay At Least
Benefit Maximum Per Insured Person, per Policy Year	\$250,000	
Deductible Per Insured Person, per Policy Year	\$100	
Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$5,000	
Hospital and Physician Outpatient Services	\$100 Copay per visit	20%
Physician's Office Visits	\$20 Copay per visit	20%
Emergency Hospital Services (Copay waived if admitted)	\$100 Copay per visit	20%
Prescription Drugs Up to a 31-day supply	Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: 50% Coinsurance	No Benefits

COVERAGE PERIODS & RATES

	FALL 08/01/2025 - 12/31/2025	SPRING 01/01/2026 - 05/31/2026	SUMMER 06/01/2026 - 07/31/2026
Student	\$705	\$705	\$282

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 cuesta.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 International Student Insurance Plan. CA License #0H64806