



- Cigna PPO will provide maximum benefits at lowest cost
- Access to a Student Assistance Program
- Access to Telehealth
- 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.

All registered International students are required to enroll in the Student Health Insurance Plan, or provide proof of comparable coverage. The insurance premium will be automatically assessed on the student's tuition bill.

In order to have the insurance premium removed from the tuition, students must complete the online waiver at ecok.myahpcare.com by August 20, 2021 for the Fall and January 14, 2022 for the Spring. Please view the complete brochure online at ecok.myahpcare.com for full details of participation in the plan.

BENEFIT MAXIMUMS & DEDUCTIBLES

IN-NETWORK PROVIDER OUT-OF-NETWORK PROVIDER

Benefit Maximum

per Insured Person, per Policy Year

Unlimited

Deductible

per Insured Person, per Policy Year

The Deductible is waived and benefits paid at 100% for services rendered at the Student Health Center

\$ 250 (combined)

Out-of-Pocket Maximum

per Insured Person, per Policy Year

\$ 6,600 (combined)

BENEFITS *(Deductible applies unless otherwise stated below)*

IN-NETWORK PROVIDER
*Payments are based on the
Negotiated Charge*

OUT-OF-NETWORK PROVIDER
*Payments are based on
Usual & Customary Charge*

IN-NETWORK PROVIDER
*Payments are based on the
Negotiated Charge*

OUT-OF-NETWORK PROVIDER
*Payments are based on
Usual & Customary Charge*

Hospital Care

Pre-Certification Required

80%

60%

Prescription Drugs

At pharmacies contracting with Wellfleet RX/ESI

100% after a

60% after a

Inpatient/Outpatient Surgery

Pre-Certification Required

80%

60%

Tier 1:

\$15 Copayment

Tier 1:

\$15 Copayment

Tier 2:

\$30 Copayment

Tier 2:

\$30 Copayment

Tier 3:

\$60 Copayment

Tier 3:

\$60 Copayment

Physician's Office Visits, including specialists and consultants

80%

60%

Specialty Drugs:
\$60 Copayment

Specialty Drugs:
\$60 Copayment

Rehabilitation Therapy, including Physical Therapy, and Occupational Therapy and Speech Therapy

Pre-Certification Required

80%

60%

(deductible waived)

COVERAGE & COST

Fall

08/01/21 - 01/08/22

Waiver Deadline

06/19/21 - 08/20/21

Student

\$ 732

Emergency Services

80% after a

\$50 Copayment

80% after a

\$50 Copayment

Spring/Summer

01/09/22 - 07/31/22

Waiver Deadline

11/06/21 - 01/14/22

Student

\$ 732

Preventive Services

100%

(deductible waived)

60%

To view all enrollment and coverage periods available, please visit ecok.myahpcare.com.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at ecok.myahpcare.com.