

# Florida National University

## International Student Insurance Plan 2024-2025



### Eligibility

All non-U.S. students who are enrolled as program participants of the Participating Organization and who are temporarily pursuing educational activities in the United States or outside their Home Country.

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.

### What's Included?

- Access to 24-hour Medical and Mental Health Telemedicine Services
- Coverage when traveling
- Access to Academic Student Assistance Program (ASAP)
- Academic Vision Care (AVC)

### More Information

For full details of participation in the plan, please view the complete brochure online at: [fnu.myahpcare.com](https://fnu.myahpcare.com)

### Questions

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

### Insurance ID Card

To access your ID card, please visit: [fnu.myahpcare.com/additionalresources](https://fnu.myahpcare.com/additionalresources)

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 **First Health PPO**. To locate a provider in the First Health PPO Network, visit [firsthealthbp.com](https://firsthealthbp.com) or call 1 (800) 226-5116. Always use an Express Scripts pharmacy. To locate a pharmacy, visit [express-scripts.com](https://express-scripts.com) or call 1 (800) 400-0136.

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## Benefits

(Deductible applies unless otherwise stated below)

	FIRST HEALTH PPO PROVIDER YOU WILL PAY:	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST:
Maximum Benefit Per Insured Person, per Covered Accident or Sickness		\$250,000 \$5,000 for Athletic Activities
Deductible Per Insured Person, per Policy Term		\$100
Student Health Center		20%
Physician/Doctor Visit		20% after a \$20 Copay per visit
Urgent Care		20% after a \$20 Copay per visit
Hospitalization		20% after a \$50 Copay per visit
Emergency Room		20% after a \$100 Copay per visit (Copay waived if admitted)

## Rates & Coverage Periods

	ANNUAL 08/15/2024 - 08/14/2025	FALL 08/15/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 08/14/2025	FALL: EARLY START 08/01/2025 - 08/14/2025
Insurance Premium	\$1,548.00	\$580.50	\$967.50	\$64.50
Ancillary Service & Adminsitrative Fees	\$72.00	\$27.00	\$45.00	\$3.00
Total Cost	\$1,620.00	\$607.50	\$1,012.50	\$67.50

To view all enrollment and coverage periods available, please visit [fnu.myahpcare.com](https://fnu.myahpcare.com)

Insurance is underwritten and provided by Ace American Insurance, a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit [chubb.com](https://chubb.com). This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of Chubb.