

Fuller Theological Seminary International

Student Health Insurance Plan 2024-2025



What's Included?

- Aetna Open Choice is the Preferred Provider Organization (PPO) and will provide maximum benefits at lowest cost
- Small Copays on approved prescription medications
- Access to Optional Vision Plan*
- Academic Student Assistance Program (ASAP)
- Travel coverage through Academic Emergency Services**

More Information

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

Eligibility

All international students, visiting faculty, and scholars maintaining a current passport and a valid F-1, J-1 or M-1 Visa Status, engaged in educational activities at Fuller Theological College who are temporarily located outside their home country and have not been granted permanent residency status.

Those enrolled in Optional Practical Training program are eligible to enroll on a voluntary basis.

*Separate enrollment and premium are required.

**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 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 **Aetna Open Choice.**

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 fuller-intl.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 Aetna. CA License #0H64806

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 the Recognized Charge
Benefit Maximum	Unlimited	
Individual Deductible Per Person, per Policy Year	\$250	\$600
Individual Out-of-Pocket Maximum Per Person, per Policy Year	\$5,000	\$7,000
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$10,000	\$14,000
Hospital and Other Facility Care	80% per visit	60% per visit
Inpatient/Outpatient Surgery	80% per visit	60% per visit
Physician, specialist including Consultants Office Visit	100% after a \$35 Copayment per visit	60% per visit
Walk-In Clinic Visit	100% after a \$35 Copayment per visit	60% per visit
Outpatient physical, occupational, speech, and cognitive therapies (including Cardiac and Pulmonary Therapy)	80% per visit	60% per visit
Hospital Emergency Room	100% after a \$150 Copayment per visit	100% after a \$150 Copayment per visit
Urgent Care	80% after a \$35 Copayment per visit	60% per visit
Diagnostic Testing	80% per visit	60% per visit
Emergency ground, air, and water ambulance	100% after a \$150 Copayment per trip	100% after a \$150 Copayment per trip
Prescription Drugs (\$50 Deductible applies)	100% after a Generic: \$15 Copayment Preferred Brand Name: \$30 Copayment Non-Preferred Brand Name: \$60 Copayment Specialty Drugs: \$100 Copayment	Not Covered
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	Not Covered

Coverage Periods & Cost

	FALL 09/20/2024 - 12/19/2024	WINTER 12/20/2024 - 03/19/2025	SPRING 03/20/2025 - 06/19/2025	SUMMER 06/20/2025 - 09/19/2025
Enrollment Periods	08/19/2024 - 09/28/2024	11/11/2024 - 01/11/2025	02/24/2025 - 04/05/2025	05/19/2025 - 06/28/2025
Student	\$976.00	\$976.00	\$976.00	\$976.00
Spouse/ Domestic Partner	\$976.00	\$976.00	\$976.00	\$976.00
One Child	\$976.00	\$976.00	\$976.00	\$976.00
Two or More Children	\$1,952.00	\$1,952.00	\$1,952.00	\$1,952.00

To view all enrollment and coverage periods available, please visit fuller-intl.myahpcare.com