

Maricopa Community Colleges

International Student Health Insurance Plan 2024-2025



What's Included?

- Cigna is the Preferred Provider and will provide maximum benefits at lowest cost
- Low Coinsurance on approved prescription medications
- Optional dental & vision plans are available separately for an additional premium

More Information

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

Eligibility

All registered Undergraduate International students taking one (1) credit are required to have health insurance coverage, either through this International Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the International Student Health Insurance Plan at registration and the premium is added to the student's tuition fees unless proof of comparable coverage is provided by completing the waiver.

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 **Cigna.**

Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Rate	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Rate
Individual Deductible Per Person, per Policy Year	\$0	\$50
Individual Out-of-Pocket Maximum Per Person, per Policy Year	\$6,350	No Maximum
Physician's Office Visits Including Specialists/ Consultants	100% after a \$25 Copayment per visit	60%
Urgent Care Centers for Non-Life Threatening Conditions	100%	60%
Emergency Services in an Emergency Department for Emergency Medical Conditions (Copayment waived if admitted)	100% after a \$250 Copayment per visit	100% after a \$250 Copayment per visit
Hospital Care Includes Hospital Room & Board Expenses and Miscellaneous Services & Supplies ¹	100%	60%
Prescription Drugs	65%	65% of Actual Charge (Deductible waived)
Preventive Services For more information, visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	60%

¹Subject to Semi-Private room rate unless intensive care unit is required. Room and board includes intensive care. Pre-Certification required.

Coverage Periods & Cost

	Student Rate
ANNUAL 08/11/2024 - 08/10/2025	\$1,916
FALL 08/11/2024 - 01/11/2025	\$808
SPRING 2024 (EARLY START) 12/15/2024 - 01/11/2025	\$147
SPRING/SUMMER 01/12/2025 - 08/10/2025	\$1,108
FALL 2025 (EARLY START) 07/12/2025 - 08/10/2025	\$157

To view all enrollment periods available, please visit maricopa.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 maricopa.myahpcare.com.

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 Wellfleet.