



A STUDENT HEALTH PLAN **FOR YOU!**

AM I ELIGIBLE?

Metropolitan Community College requires that all F-1 international students obtain and maintain health insurance coverage while enrolled at the college. To assure compliance, all F-1 International students will be automatically enrolled in and charged the insurance premium for the Metropolitan Community College Student Health Insurance Plan.

A dependent may become eligible for coverage under the plan only when the student becomes eligible; or within 31 days of marriage, birth or adoption.

Please view the complete brochure on-line at mccneb.myahpcare.com for full details of participation in the plan.

ADDITIONAL BENEFITS

- Access to a 24/7 Student Assistance Program
- Coverage when traveling
- 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.

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

METROPOLITAN COMMUNITY COLLEGE 2022 - 2023

This flyer 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 medical expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. **The PPO network is Cigna.**

BENEFIT MAXIMUMS & DEDUCTIBLES

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Benefit Maximum per Insured Person, per Policy Year	Unlimited	
Individual Deductible per Insured Person, per Policy Year	\$ 250	\$ 500
Individual Out-of-Pocket Maximum per Insured Person, per Policy Year	\$ 6,600	\$ 25,000
Family Out-of-Pocket Maximum for all Insureds in a Family, per Policy Year	\$ 13,200	\$ 75,000

COVERAGE PERIOD & COST

Fall	08/16/22 - 11/21/22
Enrollment Deadline	07/17/22 - 09/14/22
Student	\$ 801.00
Spouse	\$ 801.00
Each Child	\$801.00
Winter	11/22/22 - 02/27/23
Enrollment Deadline	10/22/22 - 12/12/22
Student	\$ 801.00
Spouse	\$ 801.00
Each Child	\$801.00
Spring	02/28/23 - 05/24/23
Enrollment Deadline	01/29/23 - 03/23/23
Student	\$ 801.00
Spouse	\$ 801.00
Each Child	\$801.00
Summer	05/25/23 - 08/15/23
Enrollment Deadline	4/23/23 - 06/26/23
Student	\$ 801.00
Spouse	\$ 801.00
Each Child	\$801.00

BENEFITS Deductible applies unless otherwise stated below

IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<small>Payments are based on the Negotiated Charge</small>	<small>Payments are based on the Usual and Customary Charges</small>

Hospital Care, includes Room and Board Expense

Pre-certification Required

80% 60%

Inpatient/Outpatient Surgery

Pre-certification Required

80% 60%

Physician Office Visits, including specialist

80% after a 60% after a
\$20 Copayment per visit \$40 Copayment per visit

Rehabilitative Therapy, including Physical Therapy, Occupational Therapy and Speech Therapy

Pre-Certification Required

80% after a 60% after a
\$20 Copayment per visit \$40 Copayment per visit

Diagnostic Imaging Services

Pre-Certification Required

80% 60%

Emergency Services

80% after a 80% after a
\$200 Copayment per visit \$200 Copayment per visit

Preventive Care Services

For more information, please visit healthcare.gov/preventive-care-benefits/

100% 60%
(deductible waived)

Prescription Drugs

At pharmacies contracting with WellfleetRX®/ESI

100% after:

Tier 1 - \$15 Copayment	Not covered
Tier 2 - \$45 Copayment	Not covered
Tier 3 - \$75 Copayment	Not covered
Specialty Drugs - 75% after a \$150 Copayment (deductible waived)	Not covered

¹Coverage for 2 or more children is calculated at the child rate times two (2).
To view all enrollment and coverage periods available, please visit mccneb.myahpcare.com.