

Musicians Institute

International Student Health Insurance Plan 2024-2025



**The new insurance carrier for 2024-2025 is
UnitedHealthcare Student Resources International.**

Eligibility

All International students enrolled at your school are eligible for and are required to purchase this insurance plan. International students who have been approved for permanent residency are not eligible.

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?

- Telehealth services through AcademicLiveCare (ALC)
- Academic Vision Care (AVC)
- Optional Dental coverage through Cigna
- Academic Emergency Services*

More Information

For full details of participation in the plan, please view the complete brochure online at:
musicians.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, visit
musicians.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 **UnitedHealthcare Options PPO**.

*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 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 musicians.myahpcare.com.

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Benefits

(Deductible applies unless otherwise stated below)

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Maximum Benefit For each Injury or Sickness	\$250,000	
Deductible Per Insured Person, Per Policy Year	\$100	\$100
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$5,000	\$5,000
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$10,000	\$10,000
Inpatient Physician's Visits	100%	80%
Urgent Care Center (Deductible waived)	100% after a \$35 Copay per visit	80% after a \$35 Copay per visit
Room and Board Expense	100% after a \$100 Copay per Hospital Confinement	100% after a \$100 Copay per Hospital Confinement
Inpatient/Outpatient Surgery	100%	80%
Diagnostic X-ray Services	100% after a \$20 Copay per visit	80% after a \$20 Copay per visit
Prescription Drugs Up to 31-day supply \$5,000 Maximum per Policy Year	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$20 Copay Tier 2: \$40 Copay Tier 3: \$60 Copay (Deductible waived)	No Benefits
Preventive Care Services \$500 maximum per Policy Year For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	100% (Deductible waived)	No Benefits

Rates & Coverage Periods

	FALL 10/01/2024 - 12/31/2024	WINTER 01/01/2025 - 03/31/2025	SPRING 04/01/2025 - 06/30/2025	SUMMER 07/01/2025 - 09/30/2025
Student	\$390	\$390	\$390	\$390
Spouse/Domestic Partner	\$1,125	\$1,125	\$1,125	\$1,125
Each Child ¹	\$573	\$573	\$573	\$573

¹Coverage for two (2) or more children is calculated at the child rate times two (2)

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