Point Loma Nazarene University

2026-2027

International Student Coverage With Care



Eligibility

All traditional aged undergraduate International students enrolled at the Point Loma campus, International undergraduate & graduate intercollegiate sports athletes, & scholars enrolled at your school with a current passport & an F-1 or J-1 Visa are eligible for & are required to purchase this insurance plan. Students must be temporarily residing outside of their Home Country while actively engaged in education or educational activities or providing research for the school. International students who have been approved for permanent residency are not eligible.

The Company maintains its right to investigate student status & attendance records to verify that the eligibility requirements have been met. If & whenever the Company discovers that the eligibility requirements have not been met, its only obligation is a refund of premium, less any claims paid.

For more information, visit **pointloma.myahpcare.com**.

Coverage Periods & Rates

	FALL 08/01/2026 - 01/11/2027	SPRING/SUMMER 01/12/2027 - 07/31/2027
Student	$777	$777
Spouse/Domestic Partner	$3,231	$3,231
Each Child[1]	$2,160	$2,160

To view all enrollment & coverage periods available, please visit pointloma.myahpcare.com

WHAT'S INCLUDED?

- Access to Academic Vision Care (AVC)
- Access to Academic Student Assistance Program (ASAP)
- Cigna PPO Network
- Coverage while traveling with Academic Emergency Services (AES)*
- Telehealth solutions through AcademicLiveCare (ALC)
- Optional Dental Coverage

Questions

To view Frequently Asked Questions or submit a request, please visit help.ahpcare.com

ID Cards

To access your ID Card, please visit pointloma.myahpcare.com

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Benefits

(Deductible applies unless otherwise stated below)

**The Deductible will be waived when treatment is rendered at the Student Health Center.

	IN-NETWORK PROVIDER YOU WILL PAY:	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST:
Benefit Maximum	$500,000	
Deductible** Per Individual, Per Policy Term	$200	
Out-of-Pocket Maximum Per Individual, Per Policy Term	None	
Outpatient Physician Visit or Urgent Care Center Visit	$25 Copay per visit (Copay waived for treatment at the PLNU Wellness Center)	20% after a $25 Deductible per visit
Hospital Room & Board	$100 Copay per visit	20% after a $100 Deductible per visit
Diagnostic X-Ray & Lab Benefit	$100 Copay per visit	20% after a $100 Deductible per visit
Surgeon (In or Outpatient) Benefits	$0	20%
Emergency Room Benefit	$200 Copay per visit (Copay waived if admitted to hospital)	20% after a $200 Deductible per visit (Deductible waived if admitted to hospital)
Prescription Drugs Up to a 30-day supply	At pharmacies contracting with Wellfleet RX/ESI Generic Drugs: $20 All Other Drugs: $50	100% Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider & must file a claim for reimbursement.

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at pointloma.myahpcare.com upon approval by federal and state authorities.

Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team, dba Academic Health Insurance Services is an independent company that provides program management & administrative services for the student health plans of Crum & Forster SPC. CA License #0H64806

*Academic Emergency Services & AD&D coverage are underwritten by 4 Ever Life International Limited & administered by Worldwide Insurance Services, LLC, separate & independent companies from Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team, dba Academic Health Insurance Services.