



## ELIGIBILITY

All International students with a current passport or non-immigrant visa, temporarily located outside his or her home country as a non-resident alien and; a) is engaged in educational activities; b) has not obtained permanent residency status in the United States; and c) is not a U.S. Citizen. Coverage under this program is mandatory unless the Eligible Person waives coverage. Proof of comparable coverage may be required.

For more information, visit [rsu.myahpcare.com](http://rsu.myahpcare.com).

## PLAN HIGHLIGHTS

- First Health PPO Network
- Access to Academic Student Assistance Program (ASAP)
- Telehealth solutions through AcademicLiveCare (ALC)
- Access to Academic Vision Care (AVC)
- Academic Emergency Services (AES)\*

## KEY BENEFITS

(Deductible applies unless otherwise stated below)

(Copayments do not apply to the Deductible or the Out-of-Pocket Maximum of \$5,000)

	PAYMENTS ARE BASED ON USUAL & CUSTOMARY CHARGES (U&C)
Benefit Maximum	\$250,000
Deductible Per Sickness or Injury	\$50 at SHC/\$100 Outside SHC
Coinsurance (Plan Pays)	80% for first \$5,000; 20% there after
Physician Visit or Consultation by Specialist <small>(Copayment waived at the Student Health Center)</small>	80%
Emergency Room & Medical Services <small>(Copayment waived if admitted)</small>	80%
Hospitalization (Room & Board)	80%
Inpatient/Outpatient Surgery	80%
Diagnostic Testing <small>X-ray &amp; Laboratory</small>	80%
Therapeutic Services <small>Physical, Chiropractic, Occupational, Vocational &amp; Speech Therapy</small>	80% after \$75 per visit Up to \$500 maximum
Mental Health Office Visit	80%
Sports & Other Activities <small>\$5,000 maximum per injury for Intercollegiate and Intramural</small>	80%
Prescription Drugs <small>Up to a 31-day supply per prescription</small>	At pharmacies contracting with Express Scripts Generic Drug: \$10 Copayment Brand Name Drug: \$20 Copayment

NOTE: Pre-Existing Condition Limitation (6-month Lookback Period) Student: Pre-Existing Conditions are covered without a 12-month Waiting Period.

## COVERAGE PERIODS & RATES

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026
Student	\$604	\$845

# STUDENT COVERAGE WITH CARE

\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company.

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 [rsu.myahpcare.com](http://rsu.myahpcare.com) upon approval by federal and state authorities.

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 Sirius.