

Santa Ana College

International Student Insurance Plan 2024-2025

Eligibility

Eligible students are defined as full-time U.S. Inbound Expatriate students of the school enrolled full time. Persons for whom coverage is prohibited under applicable law will not be considered eligible under this plan.

For purposes of this plan, a U.S. Inbound Expatriate is a student who attends university outside his/her country of citizenship and attends in the United States.

What's Included?

- Cigna Open Access Plus (OAP) is the Preferred Provider and will provide maximum benefits at lowest cost
- Telehealth solutions through AcademicLiveCare (ALC)
- 50% coverage for approved prescription medications
- 100% coverage at Student Health & Wellness Services
- Vision coverage through Academic Vision Care (AVC)
- Travel coverage through Academic Emergency Services*



More Information

For full details of participation in the plan, please view the complete brochure online at: sac.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 sac.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 **Cigna Open Access Plus (OAP)**.

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 Reimbursement Amount
Deductible	\$50 per Individual, per Policy Year	
Out-of-Pocket Maximum	\$5,000 per Individual, per Policy Year	
Physician's Services	\$10 Copay per visit (Deductible waived)	30%
Urgent Care Services	\$0	30%
Emergency Room	\$100 Copay per visit (Copay waived if admitted)	\$100 Copay per visit (Copay waived if admitted)
Prescription Drugs ¹	50% of Charges	

¹At Out-of-Network pharmacies, you must pay for prescriptions in full, then submit a claim for reimbursement.

Coverage Periods & Rates

	STUDENT RATE
FALL 08/01/2024 - 01/31/2025	\$921
SPRING/SUMMER 02/01/2025 - 07/31/2025	\$921
SUMMER 06/01/2025 - 07/31/2025	\$307

*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 Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate of insurance is accessible upon approval at sac.myahpcare.com.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company, dba Academic Health Insurance Services, is an independent company that provides program management and administrative services for the student health plans of Cigna Global. CA License #0H64806