



## 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.

For more information, visit [sac.myahpcare.com](https://sac.myahpcare.com)  
To view Frequently Asked Questions, visit [help.ahpcare.com](https://help.ahpcare.com)  
For your ID card, visit [sac.myahpcare.com/additionalresources](https://sac.myahpcare.com/additionalresources)

## PLAN HIGHLIGHTS

- Cigna Open Access Plus (OAP) is the Preferred Provider
- Telehealth solutions through AcademicLiveCare (ALC)
- 50% coverage for approved prescription medications
- 100% coverage at Student Health & Wellness Services
- Travel coverage through Academic Emergency Services (AES)\*
- Access to Academic Vision Care (AVC)

## KEY BENEFITS

(Deductible applies unless otherwise stated below)

|  | IN-NETWORK PROVIDER<br>Payments are based on the Negotiated Rate | OUT-OF-NETWORK PROVIDER<br>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<br>(Deductible waived)                      | 30%   |
| Urgent Care Services                         | \$0  | 30%   |
| Inpatient Hospital (Facility Services)       | \$0  | 30%   |
| Emergency Room<br>(Copay waived if admitted) | \$100 Copay per visit  | \$100 Copay per visit   |
| Preventive Care                              | \$0<br>(Deductible waived)                                       | 30%   |
| Prescription Drugs*                          | 50% of Charges   |   |

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

## COVERAGE PERIODS & RATES

|              | ANNUAL                    | FALL                      | LATE FALL                 | SPRING/SUMMER             | LATE<br>SPRING/SUMMER     | SUMMER                    |
|--------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|              | 08/01/2025-<br>07/31/2026 | 08/01/2025-<br>01/31/2026 | 10/01/2025-<br>01/31/2026 | 02/01/2026-<br>07/31/2026 | 04/01/2026-<br>07/31/2026 | 06/01/2026-<br>07/31/2026 |
| Student Rate | \$2,196                   | \$1,098                   | \$732                     | \$1,098                   | \$732                     | \$366                     |

# STUDENT COVERAGE WITH CARE

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

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

\*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.