



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
To view Frequently Asked Questions, visit help.ahpcare.com
For your ID card, visit 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 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%
Inpatient Hospital (Facility Services)	\$0	30%
Emergency Room (Copay waived if admitted)	\$100 Copay per visit	\$100 Copay per visit
Preventive Care	\$0 (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 SPRING/SUMMER	SUMMER
	08/01/2026 - 07/31/2026	08/01/2026 - 01/31/2027	10/01/2026 - 01/31/2027	02/01/2027 - 07/31/2027	04/01/2027 - 07/31/2027	06/01/2027 - 07/31/2027
Student Rate	\$2,796	\$1,398	\$932	\$1,398	\$932	\$466

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 upon approval by federal and state authorities.

Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown 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) Part of the Brown & Brown dba Academic Health Insurance Services.