

# San Jose City College

## International Student Insurance Plan 2024-2025



### What's Included?

- Cigna Open Access Plus (OAP) is the Preferred Provider and will provide maximum benefits at lowest cost
- Vision coverage through Academic Vision Care (AVC)
- 50% coverage for approved prescription medications
- 100% coverage at Student Health Services
- Access to optional Dental coverage
- Travel coverage through Academic Emergency Services (AES)\*

### 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 of his/her country of citizenship and attends in the United States.

Dependent coverage for eligible children will be up to age 26.

### More Information

For full details of participation in the plan, please view the complete brochure online at: [sjcc.myahpcare.com](http://sjcc.myahpcare.com)

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](http://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [sjcc.myahpcare.com/additionalresources](http://sjcc.myahpcare.com/additionalresources)

\*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 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)**.

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 policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at [sjcc.myahpcare.com](http://sjcc.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

## 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 Usual & Customary Rate
Annual Maximum	\$500,000	
Individual Deductible Per Person, per Policy Year	\$250	\$250
Family Deductible For all Insureds in a Family, per Policy Year	\$500	\$500
Individual Out-of-Pocket Maximum Per Person, per Policy Year	\$3,000	\$19,000
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$6,000	\$38,000
Physician's Office Visit	100% after a \$20 Copay per visit (Deductible waived)	70%
Urgent Care Services	100% after a \$20 Copay per visit (Deductible waived)	70%
Emergency Room (Copay waived if admitted; Deductible waived)	100% after a \$100 Copay per visit	100% after a \$100 Copay per visit
Inpatient Hospital Facility Services	100% after a \$50 Copay per visit (Deductible waived)	70%
Prescription Drugs	50% of Actual Charges Oral contraceptives covered at 100% of Actual Charges (Deductible waived)	Not covered
Preventive Care Policy Year maximum: \$250 For more information, visit <a href="http://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	100% (Deductible waived)	70%

## Coverage Periods & Cost

	FALL 08/15/2024 - 01/14/2025	SPRING/SUMMER 01/15/2025 - 08/14/2025
STUDENT	\$810	\$1,134
DEPENDENT*	\$2,150	\$3,010

\*Rate caps at the maximum of three (3) dependents.

To view all enrollment periods available, please visit [sjcc.myahpcare.com](http://sjcc.myahpcare.com).