



Soka University of America

# Student Coverage With Care 2025-2026



## What's Included?



Academic  
Student  
Assistance  
Program (ASAP)



Anthem Dental  
and Vision  
Coverage  
Included



Academic  
Emergency  
Services  
(AES)\*



Telehealth  
solutions through  
AcademicLiveCare  
(ALC)



Coverage  
when  
traveling



Access to  
Anthem Prudent  
Buyer PPO  
network

## Questions



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

## Insurance ID Card



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

## Eligibility

All international students are required and automatically enrolled in this insurance plan at registration, and the premium for coverage is added to their tuition billing.

All students from the United States are automatically enrolled in this insurance plan at registration and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished.

Students must actively attend classes for at least the first 45 days after the date for which coverage is purchased.

Coverage is also available for international students engaged in "Optional Practical Training" after graduation. Enrollment must be accompanied by confirmation of Practical Training from the insured in the form of a copy of your EAD. Contact Academic HealthPlans for more details.

## Waiver

All Soka students **must have** health insurance. All **international students are required to purchase** the school's health insurance plan. Domestic students may waive the health insurance fee by submitting a waiver by the deadline.

Domestic students must annually complete an online Health Insurance Waiver form to indicate whether you will be enrolling or waiving the Soka health insurance plan. If you are waiving, you must submit a copy of your health insurance card. Otherwise, you will automatically be enrolled in Soka's Student Health Insurance.

For more information, visit [soka.myahpcare.com](https://soka.myahpcare.com).

\*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.



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 Anthem. CA License #0H64806

## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Member payment based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Member payment based on the Usual & Customary Charge
Overall Deductible	\$200	\$400
Overall Out-of-Pocket Limit	\$4,000	
Hospital Facility Fees (Including maternity, mental health and substance use disorder services)	No charge	30% Coinsurance
Outpatient Surgery	No charge	30% Coinsurance
Primary Care (PCP) Visits Virtual and office	No charge	30% Coinsurance
Diagnostic Services, including Lab & X-ray Office	No charge	30% Coinsurance
Emergency Room Facility Services (Copay waived if admitted)	\$100 Copayment per visit	\$100 Copayment per visit
Urgent Care in an Office	No charge (Deductible waived)	30% Coinsurance
Home Health Care Coverage is limited to 100 visits per year. Limits are combined for all home health services.	No charge	30% Coinsurance
Prescription Drugs Covers up to a 30-day supply (Retail only) (Deductible waived)	Tier 1: Generic \$15 Copayment Tier 2: Preferred Brand \$30 Copayment Tier 3: Non-Preferred Brand \$45 Copayment	50% Coinsurance, then Tier 1: Generic \$15 Copayment Tier 2: Preferred Brand \$30 Copayment Tier 3: Non-Preferred Brand \$45 Copayment
Preventive Care/ Screening/Immunization For more information, visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	No charge	30% Coinsurance

## Coverage Periods & Rates

	FALL 08/01/2025 - 01/31/2026	SPRING/SUMMER 02/01/2026 - 07/31/2026	BRIDGE PROGRAM 06/01/2026 - 07/31/2026
Student	\$1,265	\$1,265	\$422

To view all enrollment and coverage periods available, please visit [soka.myahpcare.com](https://soka.myahpcare.com).

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