



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

Insurance ID Card



To access your ID card, please visit 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.

*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 (Deductible waived)	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 healthcare.gov/preventive-care-benefits/	No charge (Deductible waived)	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.

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 upon approval by federal and state authorities.