



Soka University of America

Student Coverage With Care 2026-2027



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

Eligibility

All students 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. Students may waive the health insurance fee by submitting a waiver by the deadline.

Students must annually complete an online Health Insurance Waiver form to indicate 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.

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

*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 Team, dba Academic Health Insurance Services.



Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team, 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 08/01/2026 - 01/31/2027 | SPRING/SUMMER 02/01/2027 - 07/31/2027 | BRIDGE PROGRAM 06/01/2027 - 07/31/2027 |
|---------|---------------------------------|--|---|
| Student | \$1,265 | \$1,265 | \$422 |

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.