



The new insurance carrier for 2025-2026 is Cigna Global.

ELIGIBILITY

To be eligible for this plan, you must be enrolled in the current or immediate upcoming academic term and be actively engaged in international education activities. Lawful dependents of Eligible students may also be covered under this plan.

For more information, visit saddleback.myahpcare.com

PLAN HIGHLIGHTS

- Telehealth solutions through AcademicLiveCare (ALC)
- Access to Academic Vision Care (AVC)
- Coverage when traveling
- Academic Emergency Services (AES)*
- The network is Cigna OAP with Cigna Global

KEY BENEFITS (Deductible applies unless otherwise stated below)

	CIGNA OAP PROVIDER YOU WILL PAY:	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST:
Lifetime Maximum		\$1,000,000
Individual Deductible Per Individual, Per Policy Year	\$150	\$150
Family Deductible Per Family, Per Policy Year	\$450	\$450
Individual Out-of-Pocket Maximum Per Individual, Per Policy Year	\$2,500	\$5,000
Family Out-of-Pocket Maximum Per Family, Per Policy Year	\$7,500	\$15,000
Physician's Office Visit	\$25 Copay per visit (Deductible waived)	20%
Urgent Care Services	\$25 Copay per visit (Deductible waived)	20%
Emergency Room (Deductible waived)	\$100 Copay per visit	\$100 Copay per visit
Prescription Drugs Up to a 30-day supply	Generic: \$20 Copay Preferred Brand Name: \$30 Copay Non-Preferred Brand Name: \$50 Copay	50%
Preventive Care For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	\$0 (Deductible waived)	20%

COVERAGE PERIODS & RATES

	ANNUAL 08/01/2025 - 07/31/2026	FALL 08/01/2025 - 12/31/2025	LATE FALL 10/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026	LATE SPRING/SUMMER 03/01/2026 - 07/31/2026	SUMMER 05/01/2026 - 07/31/2026
Enrollment Periods	05/01/2025 - 09/30/2025	05/01/2025 - 09/30/2025	09/01/2025 - 10/31/2025	10/01/2025 - 02/28/2026	02/02/2026 - 04/04/2026	03/02/2026 - 06/30/2026
Student	\$2,367.00	\$986.25	\$591.75	\$1,380.75	\$986.25	\$591.75
Dependent*	\$3,936.00	\$1,651.25	\$990.75	\$2,311.75	\$1,651.25	\$990.75

*Rate caps at the maximum of 3 dependents

STUDENT COVERAGE WITH CARE

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company dba Academic Health Insurance Services.

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 saddleback.myahpcare.com upon approval by federal and state authorities.

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. CA License #0H64806.