



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

- 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:
Yearly Maximum		\$250,000
Individual/Family Deductible Per Individual, Per Policy Year		\$150/\$450
Physician's Office Visit	\$25 Copay per visit (Deductible waived)	20%
Urgent Care Services	\$25 Copay per visit (Deductible waived)	20%
Emergency Room	\$100 Copay per visit (Deductible waived)	\$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	FALL	LATE FALL	SPRING/SUMMER	LATE SPRING/SUMMER	SUMMER
	08/01/2026 - 07/31/2027	08/01/2026 - 12/31/2026	10/01/2026 - 12/31/2026	01/01/2027 - 07/31/2027	03/01/2027 - 07/31/2027	05/01/2027 - 07/31/2027
Enrollment Periods	04/27/2026 - 09/30/2026	04/27/2026 - 09/30/2026	09/01/2026 - 10/31/2026	10/01/2026 - 02/28/2027	02/02/2027 - 04/04/2027	03/02/2027 - 06/30/2027
Student	\$2,580.00	\$1,075.00	\$645.00	\$1,505.00	\$1,075.00	\$645.00
Dependent*	\$4,347.00	\$1,811.25	\$1,086.75	\$2,535.75	\$1,811.25	\$1,086.75

*Rate caps at the maximum of 3 dependents

STUDENT COVERAGE WITH CARE

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 Cigna. CA License #0H64806.

*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.

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