

# College of San Mateo

## International Student Insurance Plan

### 2023-2024

## Eligibility

All International students enrolled at your school are eligible for and are required to purchase this insurance plan. International students who have been approved for permanent residency are not eligible.

The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If and whenever the Company discovers that the eligibility requirements have not been met, its only obligation is a refund of premium, less any claims paid.

## Rates & Important Dates

Rates are effective 08/01/2023 to 07/31/2024. Rates include medical insurance premium and administrative fees.

	STUDENT	SPOUSE/ DOMESTIC PARTNER	EACH CHILD*
Fall 08/01/2023 to 12/31/2023	\$995	\$1,615	\$1,615
Spring/Summer 01/01/2024 to 07/31/2024	\$1,393	\$2,261	\$2,261

\*Premium is charged per dependent, up to three (3) times the premium fee, after which no further premium is charged for additional dependents.

## What's Covered

(Treatment must be Medically Necessary)

- \$250,000 Annual Maximum
- Doctor visits
- Emergency and urgent care
- Surgery, in- and outpatient
- Maternity and prenatal care
- Tests, procedures, and lab services, such as X-rays
- Physical therapy and acupuncture
- Chiropractic care (20 visits maximum)
- Prescription drugs
- Preventive Care
- Preventive immunizations, up to \$250 maximum per plan year
- Mental health counseling

## Benefits

	CIGNA OAP PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup>
Deductible	\$200 per Individual per Policy Year \$400 per Family per Policy Year	\$200 per Individual per Policy Year \$400 per Family per Policy Year
Physician's Services	\$20 Copay per visit (Deductible waived)	40%
Urgent Care Services	20%, after \$20 Copay per visit	40%
Hospital Stay	20%, after \$100 Copay per visit	40%
Emergency Room	20%, after \$250 Copay per visit (Copay waived if admitted)	20%, after \$250 Copay per visit (Copay waived if admitted)
Prescription Drugs	20% for Generic & Preferred Brand Name 50% for Non-Preferred Brand Name (Deductible waived)	Not Covered
Out-of-Pocket Maximum (includes Deductible)	\$5,000 per Individual \$10,000 per Family	\$5,000 per Individual \$10,000 per Family

<sup>1</sup>Using out-of-network providers may cost you more money! Coinsurance is payable for the Reimbursement Amount, the most common charge for similar professional services, drugs, procedures, devices, supplies, or treatment within the area in which the charge is incurred. Some out-of-network providers charge more than the Reimbursement Amount and you will be responsible for these excess amounts over the listed Coinsurance.



## Questions

**Eligibility & Enrollment**  
Academic Health Insurance Services  
(800) 537-1777

**Benefits**  
Cigna Global Health Benefits®  
(800) 441-2668

## Insurance ID Card

Once you receive a welcome email from Cigna, you can download your insurance ID card. Visit [www.cignaenvoy.com](http://www.cignaenvoy.com) to set up an account.

**Carry your ID card with you at all times!**

## Getting Care

Go to the campus health center. If you need to access care away from campus, visit [www.cigna.com/providerdirectory](http://www.cigna.com/providerdirectory) or call (800) 441-2668 to locate a provider in the Cigna Open Access Plus (OAP) Network.

## Prescription Drugs

Always use an Express Scripts pharmacy. To locate a pharmacy, visit [www.express-scripts.com](http://www.express-scripts.com) or call (800) 835-3784.

## More Information

For more information, please visit [collegeofsanmateo.mycare26.com](http://collegeofsanmateo.mycare26.com)

**Limitations, Deductibles, Coinsurance, and Copays may apply.** Please see the Certificate for full benefit details. If there are any discrepancies between this document and the Certificate, the Certificate will govern.

**Coinsurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 80% of the Negotiated Rate when you use **Cigna OAP** providers, 60% of the Reimbursement Amount when you use out-of-network providers, and 80% of the Reimbursement Amount after deductible outside of the U.S.

## What's Included?

- Access to 24-hour Medical and Mental Health Telemedicine Services through AcademicLiveCare
- Coverage when traveling
- Academic Emergency Services\*

\*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), dba Academic Health Insurance Services.

This document contains a summary of your school's International Student Insurance Plan benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved Certificate. The final Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate is accessible upon approval at [collegeofsanmateo.mycare26.com](http://collegeofsanmateo.mycare26.com).

Academic HealthPlans, Inc. (AHP), dba Academic Health Insurance Services is an independent company that provides program management and administrative services for the International Student Insurance Plan. CA License #0H64806