

# California State University - Chico

## Student Health Insurance Plan

### 2023-2024



#### What's Included?

- Access to ASAP - Academic Student Assistance Program
- Access to Telehealth Services
- Urgent Care Benefits
- Dental and Vision Options
- Academic Emergency Services\*



#### More Information

For full details of participation in the plan, please view the complete brochure online at: [csuchico.myahpcare.com](http://csuchico.myahpcare.com)

#### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](http://help.ahpcare.com)

#### Insurance ID Card

To access your ID card, please visit [csuchico.myahpcare.com/additionalresources](http://csuchico.myahpcare.com/additionalresources)

#### Eligibility

Effective Fall 2023 all New International Students (F-1 status) who started at CSU Chico ON and AFTER Fall 2023 are required to purchase this plan, unless you have an insurance policy that meets the requirements below:

- Policies for students sponsored by their home government OR
- Students covered with a U.S. policy through their own or a family member's employment.

Once you purchase the insurance policy, IEGE will automatically receive proof of coverage directly from the health insurance provider, and your insurance hold will be removed.

For J-1 exchange students starting Fall 2023, and Continuing Students who started at CSU, Chico BEFORE Fall 2023:

All International Students at the CSU are required to purchase Health Insurance. It is recommended that you purchase the CSU, Chico Health Insurance Plan. This policy meets the Health Insurance Requirements as mandated by the California State University Chancellor's office. Once you purchase the insurance policy, IEGE will automatically receive proof of coverage directly from the health insurance provider, and your insurance hold will be removed.

\*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).

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This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of **UnitedHealthcare Options network**.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at [csuchico.myahpcare.com](http://csuchico.myahpcare.com).

Academic HealthPlans, Inc. (AHP), is an independent company that provides program management and administrative services for the student health plans of SMIC.

## Benefits

(Deductible applies unless otherwise stated below)

(Copayments do not apply to the Deductible or the Out-of-Pocket Maximum)

	IN-NETWORK COVERAGE Payments are based on the Allowable Charges	OUT-OF-NETWORK COVERAGE Payments are based on Usual, Reasonable and Customary Charges (URC)
Benefit Maximum	\$300,000	
Pre-Existing Condition Limitation	Student: 6-month Waiting Period - Maximum Benefit \$2,500 coverage during Waiting Period Dependent(s): 24-month Waiting Period - No coverage during Waiting Period	
Deductible	\$0	
Coinsurance	100% of Allowable Charges	80% of Usual, Reasonable and Customary Charges (URC)
Out-of-Pocket Maximum	\$3,000	\$5,000
Physician Visit or Consultation by Specialist	100% after \$20 Copayment	80% after \$20 Copayment
Urgent Care Center	100% after \$20 Copayment	80% after \$20 Copayment
Emergency Room and Medical Services Non-emergency service, Coinsurance will be reduced to 50%	100% after \$100 Copayment (waived if admitted)	80% after \$100 Copayment (waived if admitted)
Hospitalization Pre-Authorization Required	100% after \$50 Copayment	80% after \$50 Copayment
Inpatient/Outpatient Surgery	100%	80%
Advanced Diagnostic & Imaging Services X-ray and Laboratory	100%	80%
Therapeutic Services Maximum 20 visits per Injury or Illness Pre-authorization Required	100% after \$20 Copayment	80% after \$20 Copayment
Mental Health Office Visit	100% after \$20 Copayment	80% after \$20 Copayment
Maternity Care Subject to notification within 30 days of pregnancy confirmation Pre-authorization Required	100%	80%
Prescription Drugs	Tier 1: \$10 Copayment Tier 2: \$20 Copayment Tier 3: \$40 Copayment	Not Covered
Preventive Care and Annual Exams Student Health Center payable at UCR For more information, please visit <a href="http://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	100%	Not Covered

## Coverage Period & Cost

Coverage Periods	Fall 08/01/23 - 12/31/23	Spring/Summer 01/01/24 - 07/31/24
Student	\$ 499.15	\$ 698.81
Spouse	\$ 1,759.00	\$ 2,462.60
Each Child	\$ 652.85	\$ 913.99