

Cañada College
International Student Insurance Plan 2023-2024

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 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 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 or call (800) 8353784.

More Information

Please visit: canadacollege.mycare26.com



CAÑADA COLLEGE

INTERNATIONAL STUDENT INSURANCE PLAN



2022-2023 USING YOUR INSURANCE

canadacollege.mycare26.com



How to Enroll

You are automatically enrolled through your school; no action is needed to enroll yourself in the plan.

Visit canadacollege.mycare26.com to enroll your dependents online with a credit card. Your dependents (spouse, domestic partner, or children under the age of 26) must be enrolled before the start of the term or within 31 days of marriage, birth, adoption, or arrival in the U.S.

For questions about enrollment, contact (800) 537-1777.



Your Insurance ID Card

Once you are enrolled in the plan, you will receive a welcome email from Cigna. This email will provide directions on how to download your insurance ID Card. Please visit www.cignaenvoy.com to set up your account.

Carry your ID card with you at all times! You will need your card when you visit the campus health center, doctor's office, urgent care, or hospital.



Where to Access Care

If you experience a sickness or an injury, here are the places you have access to. Each option is discussed in detail on the following pages.

- **Campus health center**, for minor illness or injuries
- **Physician's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the campus health center is closed
- **Hospital**, for scheduled surgery or a medical emergency only



What Does “In-Network” Mean and Why Does It Matter?

In-network means providers such as doctors, specialists, and hospitals that accept this insurance plan. *Note: Sometimes it is also called “PPO” or “Preferred” network.* The network for this plan is **Cigna Open Access Plus (OAP)** medical network.

If you use a Cigna provider, most covered medical services are paid by the insurance company at 80%. If you use an out-of-network provider, meaning a provider who is not part of the **Cigna Open Access Plus PPO Network**, most covered medical expenses are paid at 60%. Deductibles and copays are not included in what the insurance company pays.



What You Will Pay

- The cost of the insurance charge
- A \$200 deductible per policy year
- A \$20 copay when you go to a Cigna doctor's office (Deductible waived)
- A \$20 copay after deductible when you go to a Cigna urgent care center
- A \$250 copay if you go to a Cigna emergency room (waived if you are admitted to the hospital)
- 20% for Generic & Preferred Brand Name drugs and 50% for Non-Preferred Brand Name Drugs. (Deductible waived)
- 40% out-of-network coinsurance if you do not use a Cigna provider
- Full amount for any services not covered by insurance (see general exclusions in the Plan Summary)



Find a Physician or Facility

1. Go to www.cigna.com/providerdirectory
2. Enter your Address, City, Zip
3. Select Doctor by Type, Doctor by Name, or Health Facilities
4. If you do not have your Login Information, Continue as Guest
5. Select Continue
6. Select Open Access Plus, Open Access Plus Tiered.
7. Select a provider from the list.

It is best to locate a Cigna contracted physician, urgent care center, and emergency room or facility near you before you get sick. Always verify the provider is part of the **Cigna Open Access Plus Network** before you receive treatment.



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, X-rays, procedures, and lab services
- Physical therapy and acupuncture
- Chiropractic care (20 visit maximum)
- Prescription Drugs
- Preventive Care
- Preventive immunizations, up to \$250 maximum per plan year
- Mental health counseling

Limitations and exclusions may apply. Please see the Plan Certificate in the Benefits section at canadacollege.mycare26.com for more details.



Campus Health Center

The campus health center provides care for Canada College students. Services include first aid, treatment of various illnesses and injuries, family planning, women's health, and helping you find resources to manage your own health. They also provide TB screenings to staff and students for employment and transfer purposes.

Most services are free of charge or provided at a low cost.

Health Center

Office Location: Bldg. 5 Room 303

Telephone: (650) 306-3309

E-mail: canhealth@smccd.edu

Please contact the Health Center for their current hours of operation.



Physician Visits

When you have a health care need, such as a sickness, injury, or other medical concern, schedule an appointment to see a doctor.

- Use a **Cigna Open Access Plus PPO** doctor whenever possible. *Note: You are not required to see Cigna PPO doctors; however, if you choose to see a doctor who is not a Cigna PPO provider, you will have to pay at least 40% of the charge.*
- Call the doctor's office to make an appointment. Tell them you have **Cigna Open Access Plus PPO** insurance.
- Arrive 15 minutes early for your appointment.
- Bring your insurance ID card with you.

Every visit to a health care professional, whether at the campus health center, physician's office, emergency room, urgent care center, etc., is treated confidentially. No information will be released without your express written consent.



Urgent Care

Do not go to the hospital for minor illnesses or injuries! If you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an urgent care center. Hospital emergency rooms typically charge 2-3 *times more* than a doctor's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some **Cigna Open Access Plus PPO** urgent care centers close to campus:

Concentra Urgent Care
125 Shoreway Rd. #A
San Carlos, CA 94070
(866) 944-6046

After Hour Pediatric Urgent Care Clinic
210 Baldwin Ave
San Mateo, CA 94401
(650) 579-6581

Instant Urgent Care
3737 El Camino Real
Palo Alto, CA 94306
(650) 250-4898



Hospital Emergency Room

In the case of a life-threatening emergency, call **911** for an ambulance or go to the nearest hospital emergency room (ER).

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.



Getting a Medication

Fill your prescriptions at an Express Scripts pharmacy, which may include CVS, Walgreens, and Walmart. To locate a pharmacy, visit www.express-scripts.com. Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- You will pay 20% coinsurance for Generic and Preferred Brand Name Drugs
- You will pay 50% coinsurance for Non-Preferred Brand Name Drugs
- Deductible is waived



Claims

After your visit, a Cigna Open Access Plus PPO physician or provider will send a bill to the claims administrator, Cigna StudyWell.

If the medical provider **does not file** a claim on your behalf, you will need to submit a claim for reimbursement. Follow these steps:

1. Download a claim form from canadacollege.mycare26.com and fill it out completely.
2. Attach itemized bills for X-rays, lab charges, etc.
3. Send your completed claim form with all bills and receipts for medical treatment to Cigna StudyWell at the address below:

Cigna StudyWell
PO Box 15050
Wilmington, DE 19850

Keep copies of all the documents you submit.

If you have questions about claims, contact Cigna at **(800) 441-2668**.



What if I am outside California or the U.S. and need medical treatment?

Any treatment received outside California is covered at 80% within the **Cigna Open Access Plus** network, and 60% non-network, after the copays. The copays cannot be waived. Treatment in your Home Country is not covered.

All medical bills, receipts, and other information should be sent to the claims department address.



Optional Practical Training

You are still eligible for the insurance coverage offered through your school. Enroll online by visiting canadacollege.mycare26.com. Students who are on Optional Practical Training must provide a Verification of Practical Training Letter to be eligible for this insurance coverage and must purchase OPT coverage within 30 days of the expiration date of their prior coverage.

Q&A

If you have any questions about this Plan, please contact us at **(800) 537-1777**. We are happy to assist you!

No-Cost Language Services: You are eligible to access the services of an interpreter to have insurance documents read to you in your native or preferred language, at no cost to you. To use this free service, call the number listed on your insurance ID card. For further help, call the CA Department of Insurance at **(800) 927-4357**.

Disclaimer: If there are any discrepancies between this document and the Certificate, the Certificate will govern.

Plan Administered by Academic HealthPlans, Inc.
DBA Academic Health Insurance Services
CA License No. OH64806



Cañada College

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 ¹
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

¹Using 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.



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More Information

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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 canadacollege.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