

Maricopa Community College

(The Policyholder)

International Student Health Insurance Plan (ISHIP)

2023-2024

Eligibility

Students must attend classes for the first 31 days beginning with the first day for which coverage is effective. Any student withdrawing from the College during the first 31 days after the Effective Date of coverage shall not be covered under the insurance plan. A full refund of premium will be made, minus the cost of any claim benefits paid by the Policy. Students who graduate or withdraw from the College after 31 days, whether involuntarily or voluntarily, will remain covered under the Policy for the term purchased and no refund will be allowed.

Students withdrawing due to a medical withdrawal due to a Sickness or Injury, must submit documentation or certification of the medical withdrawal to us at least 30 days prior to the medical leave of absence from the school, if the medical reason for the absence and the absence are foreseeable, or 30 days after the date of the medical leave from school. Students will remain covered under the Policy for the term purchased and no refund will be allowed.

All International Students are required to have a J-1, F-1, or M-1 visa and dependents have a J-2, F-2, or M-2 visa to be eligible for this insurance plan.

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

Eligibility requirements must be met each time premium is paid to renew Coverage.

Effective Dates & Plan Costs

The plan costs and coverage terms are listed below. Coverage terms are effective at 12:00 a.m. and terminate at 11:59 p.m. Plan costs include the medical insurance premium and administrative fees.

	STUDENT	SPOUSE/DOMESTIC PARTNER	EACH CHILD ¹
Fall 08/11/2023 to 01/13/2024	\$1,014	\$1,014	\$1,014
Spring/Summer 01/14/2024 to 08/10/2024	\$1,367	\$1,367	\$1,367

¹ Premium is charged per child, up to three (3) times the premium fee, after which no further premium is charged for additional children.



Questions

Eligibility & Enrollment
Academic HealthPlans, Inc.
(800) 537-1777

Benefits
Wellfleet Group, LLC
(877) 657-5030, TTY 711

Insurance ID Card

You will receive an email notifying you that your insurance ID card is available to download.

Visit wellfleetstudent.com.

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

Getting Care

Visit wellfleetstudent.com or call (877) 657-5030, TTY 711 to find a provider in the Cigna PPO Network.

Prescription Drugs

Always use a Wellfleet Rx/ESI pharmacy. To locate a pharmacy, visit wellfleetstudent.com or call (877) 640-7940.

More Information

For more information, please visit maricopa.mycare26.com

WI2324AZSHIP129
Group Number: ST1413SH

Benefits

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER ¹
Medical Deductible	None	\$50 per Individual /\$50 per Family per Policy Year
Physician's Office Visits Including Specialists/Consultants	\$25 Copay per visit then the plan pays 100% of NC	60% of U&C
Urgent Care Centers for Non-Life-Threatening Conditions	\$25 Copay per visit then the plan pays 100% of NC	\$25 Copay per visit then the plan pays 60% of U&C
Emergency Services in an Emergency Department for Emergency Medical Conditions	\$250 Copay per visit (Copay waived if admitted) then the plan pays 100% of NC	Paid the same as In-Network Provider subject to U&C
Hospital Care Includes Hospital Room & Board Expenses and Miscellaneous Services & Supplies. Subject to Semi-Private room rate unless intensive care unit is required. Room and Board includes intensive care. ²	100% of NC	60% of U&C
Prescription Drugs	65% of NC	65% of Actual Charge ³
Out-of-Pocket Maximum	\$6,350 per Individual/\$12,700 per Family per Policy Year	No maximum

¹ Using Out-of-Network providers may cost you more money! Coinsurance is payable for Usual and Customary (U&C) Charge, 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 U&C and you will be responsible for these excess amounts over the listed Coinsurance.

² Pre-Certification required for Inpatient Services Care, selected Outpatient Services, and Outpatient Surgery. For a complete list of these services, see the Plan Certificate.

³ At Out-of-Network pharmacies, you must pay for prescriptions in full, then submit a claim for reimbursement.

What's Included?

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

Limitations, Deductibles, Coinsurance, and Copays may apply. Please see the Plan Certificate for full benefit details. If there are any conflicts between this document and the Certificate, the Certificate shall govern in all cases.

Coinsurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% of the Negotiated Charge (NC) when you use **Cigna PPO** providers, and 60% of Usual and Customary (U&C) Charge when you use out-of-network providers.

CareConnect provides you with immediate access to licensed behavioral health clinicians where and when you need them most. An integrated behavioral health program, CareConnect offers easy access to licensed behavioral health clinicians 24/7/365 via telephone.

This is not an insurance policy and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. This is only a brief description of the coverage(s) available under Certificate form AZ SHIP Cert (2023). The Certificate will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Certificate.

*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.

This document contains a summary of your school's International Student Health 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 maricopa.mycare26.com.

Academic HealthPlans, Inc. is an independent company that provides program management and administrative services for the International Student Health Insurance Plan.