

Foothill College

2024-2025 Student Health Insurance Plan



Welcome!

Why is medical insurance important in the United States?

- Medical care is EXPENSIVE!
 - ✓ Average cost of emergency room visit nationwide – \$2,168
 - ✓ Typical ambulance ride – \$600 - \$1,200
 - ✓ Average cost of doctor visit – \$228
- Medical insurance offers vital financial protection
- Your school offers HIGH QUALITY medical coverage that is AFFORDABLE!



<https://foothill.myahpcare.com/>

AHP University

[Home](#) [Benefits](#) [Enhanced Products](#) [Enroll/Cost](#) [Opt-Out](#) [Get Help](#) ▾

2021-2022

AHP University

Welcome to My AHP Care! Your one stop to find information about the insurance your school provides.

[Explore the Plan](#)

[Begin Enrollment](#)

Already Enrolled?

[Access my Account](#)



Benefits

[Click Here for plan details](#)



Enroll/Cost

[Click Here for plan costs and to enroll dependents in the plan](#)



Opt-Out

[Click Here to opt-out of the plan](#)



Find a Provider

[Click Here to find a provider](#)



Additional Resources

[Click Here to access account information, ID card and COVID-19 resources](#)



Claims

[Click Here to submit a claim](#)



Contact Information

[Click Here for contact information](#)



21-22 Plan Year

[Click Here for 21-22 plan year information](#)

Enrollment & ID Cards

- Students are automatically enrolled -
- You can enroll Dependents with a credit card after creating an account on our website, <https://foothill.myahpcare.com/>
- Watch for a Welcome email from Wellfleet to create your account and download your ID card.
- Visit www.wellfleetstudent.com or call (877) 657-5030 to find a provider in the Cigna PPO Network
- **Keep your ID card with you at all times!** You will need your card when you visit doctor's office, urgent care, or hospital.

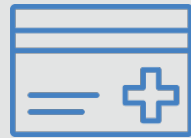


Choosing Where to Go for Care



Student Health Center

Visit the on-campus student health center for any minor issues. If possible, please visit the student health center first before seeking care away from campus.



Primary Care Physician or Specialist

For preventive care, behavioral health conditions, or more pressing medical conditions than a minor issue please see your primary care physician or a specialist.



Urgent Care Center

Same day services that can handle a variety of medical problems that need to be treated right away but are not considered life threatening.



Emergency Room

Only for medical conditions that are considered emergencies because they can require rapid or advanced treatments (such as surgery) that are only available in a hospital setting.

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



In-network means providers such as doctors, specialists, and hospitals that have a financial contract with this insurance plan. (Note: Sometimes in-network is also called “PPO” or “Preferred” network.) The network for this plan is **Cigna PPO Network**.



Always check with the doctor or medical facility directly to confirm that they are still a member of the **Cigna PPO** network before you receive treatment.



It is best to locate an in-network doctor, urgent care center, and emergency room near you before you get sick.



By using contracted PPO providers, the provider cannot “balance bill” you for any amount over what the insurance approves.



How to find a Cigna PPO Contracted Doctor

- Visit hcpdirectory.cigna.com and at the top of the page, click on **Find a Doctor, Dentist, or Facility**.
- Click on **Employer or School** and enter your Address and City, or Zip. Click on **Doctor by Type, Doctor by Name, or Health Facilities** and make your selection in the drop down.
- Click **Continue as guest**.
- Confirm your address and click **Continue**.
- Under “**Please Select a Plan**” click **PPO, PPO Tiered** (bottom).
- Select a provider from the list.
- It is best to locate a Cigna physician, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Cigna PPO Network** before you receive treatment.

How Claims Work

When the doctor
submits your claim:

- Doctor's bill is sent Cigna to process.
- You receive an explanation of benefits (EOB) for a breakdown of what your insurance paid, and what you may possibly owe. ***This is not a bill.***
- Your doctor's office may bill you for additional charges. Be sure to pay for any charges not covered by insurance. Failure to do so may affect your visa status.

When you
submit your claim:

- Go to <https://foothill.myahpcare.com/> to access the claim form.
- Fill out the form completely, and with your receipts, mail it to the address on the claim form.
- Be sure to keep copies of your receipts and claim form for your records.

Your Benefits

	Cigna PPO Provider You Will Pay:	Out-of-Network Provider You will Pay At Least:
Yearly Benefit Maximum	\$250,000	
Deductible	\$0	
Office Visit/Specialist Visit	\$50 copay	30% + \$100 Deductible per visit
Urgent Care	\$50 copay	30% + \$100 Deductible per visit
Emergency Room Visit	\$100 copay	30% + \$200 Deductible per visit
Hospital Room & Board	\$50 copay	30%
Wellness (\$2,500 max)	\$50 copay	30% + \$100 Deductible per visit
Out-of-Pocket Maximum	\$3,000 per year	\$6,000 per year

Using out-of-network providers will cost you more money! Coinsurance is payable for Usual and Customary (U&C) Charges, the most common charge for similar services 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 and deductible.

Other Services Provided

- Maternity
- Surgery, Inpatient & Outpatient
- Lab & X-Ray
- Physical Therapy
- Chiropractic (20 visits per year max)
- Mental Health & Substance Abuse
- Medical Evacuation & Repatriation through Academic Emergency Services



Prescription Drugs

- When your doctor prescribes medication, you must use contracted Cigna pharmacies - CVS, Rite Aid, and Costco may be convenient options!

Points to consider:

- ALWAYS ask for the generic form of the drug, if available; this will decrease the cost.
- When using Cigna Contracted Pharmacies, you will pay:
50 % coinsurance, for generic and preferred name brand
- Check out www.goodrx.com for discount coupons!

Care Connect by Wellfleet

Feeling stressed and need extra support to balance your day-to-day?

- CareConnect is an unlimited, 100% confidential resource that can help!

Features

Web platform - Your one-stop shop for CareConnect support, resources, information, and more. Create a personal profile to access the program's web or mobile platform.

With CareConnect you have on-demand resources, including:

- Toolkits and tips for navigating college
- Flash courses
- Trainings to boost well-being
- Financial calculators
- Career resources



**Scan to access the
Support Portal today!**

Access is as easy as 1, 2, 3!

Access to behavioral health support is just a phone call away.

Step 1: Call CareConnect's mental health hotline (1-888-857-5462) to speak with a licensed and friendly clinician, or Care Advocate, 24/7/365. Your CareConnect program can help you address various concerns, such as depression, anxiety, stress, relationship problems, or substance use.

Step 2: The intake process is simple, and it only takes around twenty minutes to complete. During it, you can discuss any concerns you might have. Your Care Advocate will then provide you with in-the-moment support over the phone.

Step 3: Finally, they will refer you to the level of care that best suits your needs. Some examples include:

- Emergency services
- Health plan provider or facility
- Community-based services

Dental and Vision

- In the US, medical, dental and vision are separate insurance coverages.

Your Cigna plan is medical insurance

You may purchase dental insurance on our website by clicking on “Dental Option” <https://foothill.myahpcare.com/>

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Explore the Plan

Begin Enrollment

Dental Option

Already Enrolled?

Access my Account

Don't Have an Account?

Create an Account

Important: - The dental option is an individual policy and limitations and exclusions may apply. Please read the plan summary carefully.

New this year – we are happy to introduce a new vision service!

Academic Vision Care (AVC) - For Frames and Lenses!



Academic Vision Care+ Plan Features (provided by XP Health)



FOR EVERYONE

Even people with 20/20 vision can use the benefit



FREE

All eyeglasses come with doctor-recommended lens features for free



CONVENIENT

Virtual and home try-on and personalized style recommendations



WHAT YOU GET WITH ACADEMIC VISION CARE+:

- Free Eyeglasses
- Over 500 premium frames for free
- Free Doctor-recommended single-vision lenses
- Online Eyeglasses and Contacts Prescription Renewal System
- Virtual Try-On and Frames Recommendation System
- XP Health Concierge
- End-to-end fulfillment of optical orders
- No hidden fees, no copays

Watch your school email for the Welcome email from **XP Health**. Log in and create your account and order your glasses! You will receive up to 3 follow up emails asking you to create your account.

Recap

- Visit the Student Health Center or a Cigna PPO provider when possible.
- Only utilize the emergency room in a true emergency.
- Create an account at www.wellfleetstudent.com when your Welcome email is received.
- **Always carry your insurance ID card with you!** Present your ID card every time you are seen for medical services.
- Your Academic Health Plans team is here to help you with any questions you may have. Please reach out to us at (855) 684-4658.
- Wellfleet is also here to assist with any benefit or claims question you may have. Please reach them at **(877) 657-5030** or at www.wellfleetstudent.com



Thank you!

On behalf of the Academic Health Plans (AHP) team, welcome and we wish you a wonderful semester!

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