



Study Well, Stay Well

International Student Insurance for a Healthy Future

PASADENA COMMUNITY COLLEGE DISTRICT



2024/2025 PCC International Student Medical Plan

All F-1 Visa international students are required to purchase international student medical insurance from PCC. The cost of insurance will be added to your tuition and fees at registration.

Your PCC International Student Medical Insurance Plan is serviced by Student Insurance. It is composed of three (3) insurances: medical, dental and vision insurances. Each insurance is covered by a different company, or network provider.

International Student Medical Plan: Crum & Forster SPC
Medical & Mental Health Network Provider: United Healthcare

United Healthcare Provider Network and Our Dedicated Customer Service Team

United Healthcare is making health care more affordable, more accessible and less complicated. It's broad networks offers access to quality care from over 1 million doctors, hospitals, clinics, pharmacies and other health services providers across the United States and offers one of the largest and most widely accepted medical networks.

Our U.S.-based customer service helps international students decipher and navigate the U.S. healthcare system. Our representatives can communicate in various languages to help students better understand the coverage and many other personal health topics.

PASADENA CITY COLLEGE					
Semester	Effective Date	Term Date	Student	Spouse	Child
			Semester Premium	Semester Premium	Semester Premium
Fall	8/20/24	12/31/24	\$537	\$1,691	\$736
Spring/Summer	1/1/25	8/19/25	\$822	\$2,562	\$1,123
Summer	6/1/25	8/19/25	\$298	\$932	\$407



Start today with Student Insurance

Visit studentinsuranceusa.com for more information about benefits, policy information, ID cards, provider listing and more.

Youth Insurance Agency, Inc. DBA Student Insurance
 CA License 0386216

Summary of Benefits

	In-Network	Out-of-Network
Policy Year Maximum	\$250,000	
Deductible	\$0	\$0
Physician Office Visits	100% of the Preferred Allowance, subject to a \$25 copay	80% of URC
Outpatient Treatment of Mental and Nervous Disorders Including Substance Abuse	100% of the Preferred Allowance	80% of URC
Lab/Diagnostic Services	100% of the Preferred Allowance	80% of URC
Pre-Existing Condition Limitation	100% of the Preferred Allowance	80% of URC
Treatment at an Urgent Care Facility	100% of the negotiated rate after a \$25 copayment per visit	50% of the allowed amount after \$100 deductible has been met
Emergency Room	100% of the Preferred Allowance subject to a \$100 copay Copay waived if admitted.	80% of URC
Outpatient Prescription Drugs, Including Oral Contraceptives and Devices	\$20 generic copay \$50 preferred copay	Not Covered
30 Day Supply Per Prescription	50% co-insurance for specialty drugs	
Hospital Room & Board	100% of the Preferred Allowance, subject to a \$100 copay	80% of the Semi-Private Room Rate
Out-of-Pocket Maximum	\$2,500	



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Student Insurance
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Contact A Student Healthcare Expert

How can we help? Contact us.

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THIS IS A LIMITED BENEFIT POLICY. The insurance described in this document provides limited benefits. Limited benefits plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

By purchasing this insurance provided by Crum & Forster SPC, under the jurisdiction of the Cayman Islands, you become a member of the Fairmont Specialty Trust.

Note: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the policy meets any obligations you may have under PPACA.

Notice: For further information on this Plan, visit www.studentinsuranceusa.com. Please keep this summary as a brief description of the important features of the plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. The terms and conditions of coverage are set forth in the Plan issued to Pasadena City College. For a detailed plan description, exclusions, and limitations please view the plan on file with your Student Insurance. The Policy contains a complete description of all of the terms, conditions, and exclusions of the insurance plan as underwritten by Crum & Forster, SPC. The Policy will prevail in the event of any discrepancy between this benefit summary and the Policy.