

## Study Well, Stay Well

Student Insurance for a Healthy Future

### California Lutheran University



#### Aetna Provider Network with Dedicated Customer Service Team

Aetna International is making health care more affordable, more accessible and less complicated with the combined resources and scale of CVS Health® and Aetna®. 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.

#### 2025 - 2026 California Lutheran University International Student Medical Plan

All International Students enrolled at California Lutheran University are eligible for and are required to purchase this insurance plan. The cost of insurance will be added to your tuition and fees at registration.

Your Cal Lutheran International Student Medical Insurance Plan is serviced by Student Insurance.

**International Student Medical Plan:** Convex Insurance UK Limited

**Medical Network Provider:** Aetna

**Telehealth/Peer-to-Peer Providers:** Oryn Health and Kindly Human

Vision and Dental Insurance is not included in your plan. If you would like to inquire about coverage for Vision and Dental, please contact your Student Healthcare Expert at **(800) 367-5830** or email [info@studentinsuranceusa.com](mailto:info@studentinsuranceusa.com).

### California Lutheran UNIVERSITY

	Effective Date	Term Date	Student Contribution
Undergraduate	08/01/25	07/31/26	\$1,731
Graduate	08/24/25	08/23/26	\$1,731

Established in

**1950**

Student Insurance is servicing over

**80 & 1.2M**  
Schools Students



#### Start today with Student Insurance

Visit [studentinsuranceusa.com](https://studentinsuranceusa.com) for more information about insurance, and risk management solutions for international & domestic student programs.

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

## Summary of Benefits

	In-Network	Out-of-Network
<b>Annual Plan Maximum</b>	\$500,000	
<b>Annual Deductible</b>	\$0 per Individual	\$300 per Individual
<b>Out-of-Pocket Maximum</b>	\$0 per Individual	\$2,000 per Individual
<b>Coinsurance</b>	100% of the PA**	N/A
<b>Hospital Room &amp; Board (In-patient)</b>	100% of the PA**	N/A
<b>Surgery (In-patient or Out-patient)</b>	100% of the PA**	N/A
<b>Physician Office Visit (including specialists and consultant visits)</b>	100% of the PA**	N/A
<b>Student Health Center</b>	100% Deductible/Copay Waived	
<b>Emergency Services Expense</b>	100% of the PA**	
<b>Urgent Care</b>	100% of the PA**	80% of URC* after Deductible
<b>Outpatient Prescription Drugs (Copay per drug; per 30-day supply)</b>	\$15 Generic Copay	
	\$50 Brand Copay	
	\$75 Preferred Copay	

\* URC: Usual, Reasonable and Customary for Covered Medical Expenses

\*\*PA: Preferred Allowance for Covered Medical Expenses



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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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