



Study Well, Stay Well

VOLUNTARY - INTERNATIONAL

International Student Insurance for a Healthy Future

Providing international students with health insurance is essential to maintaining their physical, mental, and financial well-being while away from home.

Student healthcare costs are expected to continue rising and budget constraints shouldn't impact the quality of the insurance provided. The Affordable Care Act (ACA) plans aren't ideal for international students given their high premiums and benefit overload. We've designed this exclusive insurance plan to help address budgetary concerns while guarding against high out-of-pocket expenses and student attrition.

To enroll, visit studentinsuranceusa.com/school/bakersfield-college.

Network: National PPO	Basic	Premier
	Individual Insured, Spouse, Dependent	Individual Insured, Spouse, Dependent
Medical Expenses		
Coverage Year Limit	\$250,000	\$500,000
Coverage Deductible	Zero \$100	Zero \$100
Coverage Year Out-of-Pocket Limit Out-of-pocket Limit means the amount of Reasonable Expenses for which the Covered Person is responsible after which the Insurer pays 100% of the Reasonable Expenses, subject to the limits and provisions of this Certificate	After the Covered Person reaches a \$9,100 Out-of-pocket Limit per Coverage Year, the Insurer pays the Reasonable Expenses at 100% and up to the applicable maximums in the Tables 2 and 3. Deductibles, Copayments, and amounts above the maximums do not apply toward the Out-of-pocket Limit.	After the Covered Person reaches a \$2,500 Out-of-pocket Limit per Coverage Year, the Insurer pays the Reasonable Expenses at 100% and up to the applicable maximums in the Tables 2 and 3. Deductibles, Copayments, and amounts above the maximums do not apply toward the Out-of-pocket Limit.
In-Network Out-of-Network	100% 50%	100% 50%
Lifetime Maximum	\$500,000	\$1,000,000

Medical Expenses		
Maternity Care for a Covered Pregnancy	Up to \$25,000	Up to \$25,000
Complications of Pregnancy	Up to \$25,000	Up to \$25,000
Nursery Care of Newborn	Up to \$25,000	Up to \$25,000
Inpatient treatment of mental and nervous disorders including substance abuse	Reasonable Expenses up to 100% Maximum/Coverage Year for a maximum period of 30 days/Coverage Year	Reasonable Expenses up to 100% Maximum/Coverage Year for a maximum period of 30 days/Coverage Year
Outpatient treatment of mental and nervous disorders including substance abuse	Reasonable Expenses up to 100% Maximum/Coverage Year	Reasonable Expenses up to 100% Maximum/Coverage Year
Outpatient back and spine treatment (including modalities)	Reasonable Expenses up to 20 visits/Coverage Year on an Outpatient basis	Reasonable Expenses up to 20 visits/Coverage Year on an Outpatient basis

Coverage International Students Need at a Cost They Can Afford

	Basic	Premier
Medical Expenses (cont.)		
Treatment of specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses up to 20 visits/ Coverage Year on an Outpatient basis	Reasonable Expenses up to 20 visits/ Coverage Year on an Outpatient basis
Diabetic Supples/Education	Reasonable Expense	Reasonable Expense
Routine Preventive Care Services	Reasonable expenses up to one annual physical/year	Reasonable expenses up to one annual physical/year
Medical treatment arising from participation in intercollegiate, interscholastic, or club sports	No Coverage	Reasonable Expenses up to \$10,000 Maximum per Coverage Year. Injuries from participation in intramural sports are covered the same as any other injury.
Repairs to sound, natural teeth required due to an Injury	Reasonable Expenses up to \$500/ Coverage Year maximum	Reasonable Expenses up to \$500/ Coverage Year maximum
Outpatient prescription drugs including oral contraceptives and devices	\$10 generic copay \$30 preferred brand copay \$50 non-preferred brand copay	\$10 generic copay \$30 preferred brand copay \$50 non-preferred brand copay
Medical treatment received in the Home Country	100% of Reasonable Expenses up to \$1,000/Coverage Year maximum	100% of Reasonable Expenses up to \$2,500/Coverage Year maximum
Pre-Existing Condition Limitation	12 Months up to \$25,000/Coverage Year	6 Months up to \$25,000/Coverage Year
Accidental Death & Dismemberment	Individual - Principal Sum up to \$10,000 Spouse - Principal Sum up to \$5,000 Child - Principal Sum up to \$1,000	Individual - Principal Sum up to \$10,000 Spouse - Principal Sum up to \$5,000 Child - Principal Sum up to \$1,000
Emergency Evacuation	\$100,000	\$100,000
Repatriation of Remains	\$50,000	\$50,000
Family Arrangement and Assistance Services	\$1,500	\$1,500

Benefits provided on both plan		
Medical Expenses	In-Network	Out-of-Network
Student Health Center	\$0	\$0
Physician Office Visits	Silver: 100% of the Negotiated Rate after a \$40 Copayment/visit for Primary Care Physician; \$50 Copayment/visit for Specialist Gold: 100% of the Negotiated Rate after a \$30 Copayment/visit for Primary Care Physician; \$50 Copayment/visit for Specialist	50% of the Allowed Amount after the \$100 Deductible has been met
Treatment at an Urgent Care Facility	100% of the Negotiated Rate after a \$50 Copayment/visit	50% of the Allowed Amount after the \$100 Deductible has been met
Hospital and Physician Outpatient Services	100% of the Negotiated Rate after a \$50 Copayment/visit	50% of the Allowed Amount after the \$100 Deductible has been met
Inpatient Hospital Services	100% of the Negotiated Rate after a \$150 Copayment/visit	50% of the Allowed Amount after the \$100 Deductible has been met
Emergency Room/Hospital Services	100% of the Negotiated Rate after a \$250 Copayment/visit. If admitted to Hospital, then 100% of Copayment Waived	50% of the Allowed Amount after the \$100 Deductible has been met

Rates	Basic	Premier
Students		
Age 1-24	\$2,275	\$2,605
Age 25-40	\$7,773	\$8,102
Age 41-64	\$13,738	\$14,320
Spouse		
Age 1-24	\$3,371	\$3,859
Age 25-40	\$11,515	\$12,004
Age 41-64	\$20,353	\$21,215
Dependent Children		
Age 1-24	\$2,545	\$2,913
Age 25-40	\$8,695	\$9,063
Age 41-64	\$15,367	\$16,018

Contact a Student Healthcare Expert

How can we help? Contact us to discuss the path to success for your institution or to receive a group quote.

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