



# 2026 – 2027 Student Health Insurance Plan California Baptist University

## Who can enroll?

All Domestic Students taking 7 or more credit hours, nursing students and graduate students taking 1 or more credit hours (Athletic Training, PA, MS Social Work & Communication Disorder) are eligible to enroll in this Student Health Insurance Plan on a voluntary basis.

All International Students and Visiting Scholars taking 1 or more credit hours are required to have health insurance coverage and will be automatically enrolled in this Student Health Insurance Plan at registration and the premium will be added to the students' tuition fees.

The student (Named Insured, as defined in the Certificate) must actively attend classes in compliance with the Policyholder's attendance requirements for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. In the absence of fraud or intentional misrepresentation of material fact, if and whenever the Company discovers that the Policy eligibility requirements have not been met, coverage will be cancelled immediately. Unearned premiums will be refunded.

## Limited Termination Privilege

The Named Insured has the right to request termination of their coverage during the Policy Year if the Named Insured:

1. Graduates.
2. Takes a leave of absence.
3. Is no longer enrolled as a student at the school (i.e. the Policyholder) that purchased this Policy from the Company.

The Named Insured must request termination from the Policyholder at least 30 days before the effective date of the termination. The Policyholder shall terminate coverage during the same calendar month as the request, if feasible, but no later than the last day of the calendar month in which the 30 day period ends. The Named Insured is only responsible for premium through the date of termination. If the Named Insured has paid premium for the full Policy Year, they will receive a pro rata refund for any time they are not enrolled under the plan.

## Coverage periods, plan cost and deadline dates

	Annual	Fall	Spring/Summer	Summer
Coverage dates	8/1/2026- 7/31/2027	8/1/2026- 12/31/2026	1/1/2027- 7/31/2027	5/1/2027- 7/31/2027
Student	\$2,600.00	\$1,300.00	\$1,300.00	\$655.00

NOTE: The amounts stated above include certain fees charged by the school you are receiving coverage through. Such fees may include amounts which are retained by your school (to, for example, cover your school's administrative costs associated with offering this health plan) as well as amounts which are paid to certain non-insurer vendors or consultants by, or at the direction of, your school.

Rates are subject to regulatory approval and may change.

26COL5328-200405-1

## Plan resources at your fingertips

Plan Resources	<a href="http://www.gallagherstudent.com/calbaptist">www.gallagherstudent.com/calbaptist</a>
View benefits, submit a claim and download your ID card via My Account	<a href="http://uhcsr.com/myaccount">uhcsr.com/myaccount</a>
Find an in-network provider	<b>Select Plus</b>
Find a prescription drug provider	<b>Optum Rx</b>
Value-added benefits and services (Student Assist <sup>1</sup> , HealthiestYou <sup>2</sup> , UHC Global <sup>3</sup> )	<a href="http://uhcsr.com/myaccount">uhcsr.com/myaccount</a>
If you need language assistance:	<b>Language Assistance</b>

## Plan highlights

**Metallic Level: Gold with actuarial value of 87.530%**

Benefits	Preferred Providers	Out-of-Network Providers
<b>Overall Plan Maximum</b>	<b>There is no overall maximum dollar limit on the Policy</b>	
<b>Plan Deductible</b>	\$500 Per Insured Person, per Policy Year	\$1,000 Per Insured Person, per Policy Year
<b>Out-of-Pocket Maximum</b> After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.	\$5,000 Per Insured Person, Per Policy Year	\$45,000 Per Insured Person, Per Policy Year
<b>Coinsurance</b> All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.	80% of Allowed Amount for Covered Medical Expenses	60% of Allowed Amount for Covered Medical Expenses
<b>Prescription Drugs</b> Prescriptions must be filled at a UHCP network pharmacy.	\$20 Copay for Tier 1 \$50 Copay for Tier 2 \$75 Copay for Tier 3 \$75 Copay Specialty Up to a 30-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) Retail Network Pharmacy not subject to Deductible	No Benefits
<b>Preventive Care Services</b> Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a> for a complete list of the services provided for specific age and risk groups.	100% of Allowed Amount	No Benefits
<b>The following services have per service copays</b> This list is not all inclusive. Please read the plan certificate for complete listing of copays.	Physician's Visits: \$20 not subject to Deductible  Acupuncture Services: \$20 not subject to Deductible  Medical Emergency: \$150 not subject to Deductible The Copay will be waived if admitted to the Hospital.	Medical Emergency: \$150 not subject to Deductible The Copay will be waived if admitted to the Hospital. (The Insured's expense shall not exceed the amount payable for Preferred Provider Medical Emergency Expenses.)

## Questions about your plan?

Contact Customer Service at **1-877-371-7602** or at [customerservice@uhcsr.com](mailto:customerservice@uhcsr.com)

<sup>1</sup>Student Assist services are provided through OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies. The Student Assist is not a substitute for medical attention. If you have an emergency medical condition, you should call 911 or your local emergency services number. <sup>2</sup>HealthiestYou and the HealthiestYou logo are trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services. <sup>3</sup>Non-Insurance Travel Assistance services are provided by or through United Healthcare Services, Inc., and affiliates under the UnitedHealthcare Global brand. © 2026 United HealthCare Services, Inc. All Rights Reserved. The written materials contained in this document are a confidential property of UnitedHealth Group. Do not distribute or reproduce any materials without the express written consent of UnitedHealth Group. This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy 2026-200405-1. For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the coverage may be continued in force, please refer to uhcsr.com. NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance Policy issued by UnitedHealthcare. This document is a summary only and does not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant Policy of insurance. This document is not an insurance Policy document and your receipt of this document does not constitute the issuance or delivery of a Policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. The rates referenced are applicable to the plan design. UnitedHealthcare Student Resources may require to change the rates and/ or the plan design to comply with federal or state laws, regulations, or direction.