



Southern Illinois University Edwardsville you offers AcademicBlue, a student health insurance plan offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation and administered by Academic HealthPlans.

Before you choose coverage, take a look to see how AcademicBlue compares to your current health insurance plan. It may be cheaper than the plans on the Marketplace or your parents' plan.

Compare the Facts	AcademicBlue Student Health Plans	Your Plan (Other Coverage – Employer, Dependent, Marketplace)
Affordable Care Act (ACA) compliant	✓	✓
Preventive care benefits	✓	✓
Essential health benefits	✓	✓
No annual limits or pre-existing condition limitations	✓	✓

Know the Differences		
Designed and priced for students and endorsed by your University	✓	✗
Broad PPO network of doctors and hospitals at home and nationwide	✓	Varies

Do the Math		
Premiums are based on student's age and health risk, so premiums are usually cheaper	✓	✗

Use the worksheet on the back to compare your current health insurance plan to the AcademicBlue student health plan.

# Southern Illinois University Edwardsville 2015-2016 Student Health Insurance Plan

Benefit Highlight Summary**	AcademicBlue Student Health Plan	Your Plan (Other Coverage – Employer, Dependent, Marketplace)
	<b>In Network</b>	<b>In Network</b>
<b>Coinsurance Level</b>	80%	
<b>Deductible per Individual</b>	\$250	
<b>Individual Out-of-Pocket Maximum</b>	\$6,350	
<b>Inpatient Hospital Expenses</b>	80%	
<b>Outpatient Hospital Expenses</b>	80%	
<b>Emergency Room</b>	80% after applicable copayment	
<b>Emergency Room Copay***</b>	\$50	
<b>Office Visit Primary Copay</b>	80%	
<b>Office Visit Specialist Copay</b>	80%	
<b>Preventive Care Services</b>	100%	
<b>Prescription Drug</b>	100% after applicable copayment	
<b>Generic Drug Copay</b>	\$10	
<b>Preferred Brand Copay</b>	\$30	
<b>Annual Premiums</b>	<b>\$1,767.00 (International students) \$2,396 (Domestic UG/Grad/Pharmacy/ DMD/AEGD students)</b>	

## Do the Math and see if AcademicBlue is the smart move for you!

- Quality coverage compatible with the Affordable Care Act (ACA)
- Access to the Blue Cross and Blue Shield of Illinois (BCBSIL) PPO Network
- Nationwide coverage through Blue Card®, no matter where you travel
- Low office visit copays and waived deductible in certain cases
- Endorsed and sponsored by Southern Illinois University Edwardsville!

\*\*The summary does not include all benefits available in the student health plan.

\*\*\*The copayment is waived if the patient is admitted to the hospital following an emergency room visit.

For more information, go to [siue.myahpcare.com](http://siue.myahpcare.com), or call 855-825-3986.

AcademicBlue<sup>SM</sup> is offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Academic HealthPlans, Inc. (AHP) is a separate company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Illinois. 730052.0715