AcademicBlue℠

The University of Texas System offers AcademicBlue, a student health insurance plan offered by Blue Cross and Blue Shield of Texas, 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	✓	✗
100% coverage of eligible services at the student health center*	✓	✗
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.

The University of Texas System – 2015-2016 Student Health Insurance Plan

Benefit Highlight Summary**	AcademicBlue Student Health Plan	Your Plan (Other Coverage – Employer, Dependent, Marketplace)
	In Network	**In Network**
Student Health Center*	100%	
Coinsurance Level	80%	
Deductible per Individual	$500	
Individual Out-of-Pocket Maximum	$6,600	
Inpatient Hospital Expenses	80%	
Outpatient Hospital Expenses	80%	
Emergency Room	80% after applicable copayment	
Emergency Room Copay* **	$150	
Office Visit Primary Copay	100% after applicable copayment of $20	
Office Visit Specialist Copay	100% after applicable copayment of $40	
Preventive Care Services	100%	
Prescription Drug	100% after applicable copayment	
Generic Drug Copay	$15	
Preferred Brand Copay	$30	
Non-preferred Brand Copay	$50	
Specialty Drug	80% of Allowable Amount	
Annual Premiums	**$2,181**	

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 Texas (BCBSTX) PPO Network
- Nationwide coverage through Blue Card®, no matter where you travel
- Low office visit copays and waived deductible in certain cases
- 100% coverage of eligible services at the on-campus student health center
- Endorsed and sponsored by The University of Texas System

*Benefit applies only if your campus has a student health center.
**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 **utsystem.myahpcare.com**, or call **855-247-7587**.

AcademicBlue℠ is offered by Blue Cross and Blue Shield of Texas, 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 Texas. 727806.0715