

# We are pleased to bring you the 2016-2017 Midwestern State University (MWSU) Student Health Insurance Plan

Underwritten by Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation

The actuarial value of this plan is 83%, which would meet or exceed a gold metal level of coverage.

- Affordable, quality coverage compatible with the Affordable Care Act
- Academic Emergency Services (AES)\*
- Covers you at school, at home and while traveling abroad
- Access to the broad BCBSTX Blue Choice PPO<sup>SM</sup> Network
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

## Who can enroll?

### Domestic Students

All **Domestic** students taking six (6) or more credit hours (three (3) credit hours in the summer) and all **Graduate** students taking three (3) or more credit hours are eligible to enroll in the insurance plan. Students enrolled in summer semesters must be taking three (3) or more credit hours. To view rates and enrollment information, please go to [mwsu.myahpcare.com](http://mwsu.myahpcare.com).

### International Students

All registered **International** students and **Intensive English Language** students are required to enroll in the Student Health Insurance Plan or provide proof of comparable coverage. The insurance premium will be automatically assessed on the student's tuition bill. In order to have the insurance premium removed from the tuition, students must complete and submit a waiver form with proof of comparable coverage prior to the waiver deadline date.

Dependent coverage is available. Payment must be paid directly to Academic HealthPlans and may not be billed to the student's account. Dependents will not automatically be re-enrolled. You will need to re-enroll by each semester's deadline. Students may also enroll their dependents by completing an enrollment form at Vinson Health Center. To view rates and enrollment information, please go to [mwsu.myahpcare.com](http://mwsu.myahpcare.com).

## You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information



\* Academic Emergency Services (AES) is a global emergency services product. These services are provided by a separate and independent company from AES or Academic HealthPlans. AES provides medical, security and natural disaster evacuation services, repatriation of remains, emergency medical and travel assistance, travel information and other services for Academic HealthPlans.

# Midwestern State University 2016-2017 Plan Highlights<sup>1, 2</sup>

## Benefit Maximum & Deductibles

	Network Provider	Out-of-Network Provider
<b>Benefit Maximum</b>	Unlimited	Unlimited
<b>Deductible (Per Covered Member)</b>	\$100	\$100
<b>Out-of-Pocket Maximum (Per Covered Member)</b>	\$6,350/\$12,700	\$6,350/\$12,700

## Benefit Coverage

	Network Provider (deductible applies unless otherwise noted)	Out-of-Network Provider (deductible applies unless otherwise noted)
<b>Hospital Expenses</b>	80%	60%
<b>Surgical Expenses</b>	80%	60%
<b>Doctor's Visits</b>	100% after: \$50 copayment per visit (deductible waived)	60%
<b>Emergency Care and Accidental Injury</b>	80% of allowable amount after \$200 copayment	
<b>Facility Services</b> – Copayment is waived if the insured is admitted; inpatient hospital expenses will apply.		
<b>Physician Services</b>	80% of allowable amount	
<b>Diagnostic X-Rays &amp; Laboratory Procedures</b>	80%	60%
<b>Prescription Drugs</b> (limited to 30-day retail supply)  <b>For prescriptions filled at Trott's Call Field Drug Store:</b>  100% of allowable amount after a \$10 copayment for each generic drug \$20 copayment for each brand-name drug  **Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.	At pharmacies contracting with Prime Therapeutics <sup>3</sup> , 100% after: <ul style="list-style-type: none"> <li>\$25 copayment for each generic drug</li> <li>\$50 copayment for each brand-name drug**</li> </ul>	60% after: <ul style="list-style-type: none"> <li>\$25 copayment for each generic drug</li> <li>\$50 copayment for each brand-name drug**</li> </ul> Please Note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.
<b>Preventive Care Services</b>	100% (deductible waived)	60%

## Deadlines, Coverage Periods and Premium Costs \*\*\*

Domestic Students	Annual	Fall	Spring/Summer
<b>Open Enrollment</b>	07/01/2016 – 09/15/2016	07/01/2016 – 09/15/2016	12/15/2016 – 02/09/2017
<b>Dates Covered</b>	08/01/2016 – 07/31/2017	08/01/2016 – 12/31/2016	01/01/2017 – 07/31/2017
<b>Student</b>	\$1,889	\$792	\$1,097
<b>Spouse</b>	\$1,889	\$792	\$1,097
<b>Each Child****</b>	\$1,889	\$792	\$1,097
International Students	Fall	Spring/Summer	Spring
<b>Open Enrollment</b>	07/01/2016 – 09/15/2016	12/15/2016 – 02/09/2017	12/15/2016 – 02/09/2017
<b>Dates Covered</b>	08/01/2016 – 12/31/2016	01/01/2017 – 07/31/2017	01/01/2017 – 05/15/2017
<b>Student</b>	\$792	\$1,097	\$698
<b>Spouse</b>	\$792	\$1,097	\$698
<b>Each Child****</b>	\$792	\$1,097	\$698

\*\*\*A \$12 AES fee is included. \*\*\*\*A 3 Child maximum.

<sup>1</sup> This document is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations and exclusions as described in the Policy. The PPO network is BCBSTX BlueChoice® Preferred Provider Organization.

<sup>2</sup> Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your Brochure Booklet or Policy.

<sup>3</sup> The relationship between Blue Cross and Blue Shield of Texas (BCBSTX) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics also administers the pharmacy benefit program. BCBSTX, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.