

Baylor University offers **AcademicBlue**, a student health insurance plan from Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, and administered by Academic HealthPlans.

Before you choose coverage, look to see how **AcademicBlue** compares to your current health insurance plan. It may be cheaper than the plans on the Health Insurance 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	✓	✗
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Use the worksheet on the back to compare your current health insurance plan to the **AcademicBlue** student health plan.

Baylor University 2016-2017 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% after applicable copayment of \$35	
Coinsurance Level	80%	
Deductible per Individual	\$500	
Individual Out-of-Pocket Maximum	\$6,350	
Inpatient Hospital Expenses	80%	
Outpatient Hospital Expenses	80%	
Emergency Room	80% after applicable copayment	
Emergency Room Copay**	\$100	
Office Visit Primary Copay	100% after applicable copayment of \$35	
Office Visit Specialist Copay	100% after applicable copayment of \$45	
Preventive Care Services	100%	
Prescription Drug	100% after applicable copayment	
Generic Drug Copay	\$20	
Preferred Brand Copay	\$40***	
Non-Preferred Brand Copay	\$60***	
Specialty Copay	\$100	
Annual Premiums	\$2,337****	

The actuarial value of this plan is 79%, which would meet or exceed a gold metal level of coverage.

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 the BlueCard® program, no matter where you travel
- Low office visit copays and waived deductible in certain cases
- Endorsed and sponsored by Baylor University

* 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.

*** Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.

**** A \$12 AES fee and \$68 University Administrative fee is included.

For more information, go to **baylor.myahpcare.com**, or call **855-357-0246**.

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.