

Lone Star College System (LSCS) 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	✓	✗
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.

# Lone Star College System (LSCS) 2016-2017 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>	\$350	
<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>	\$150	
<b>Office Visit Primary Copay</b>	100% after applicable copayment of \$35	
<b>Office Visit Specialist Copay</b>	100% after applicable copayment of \$35	
<b>Preventive Care Services</b>	100%	
<b>Prescription Drug</b>	100% after applicable copayment	
<b>Generic Drug Copay</b>	\$15	
<b>Preferred Brand Copay</b>	\$30***	
<b>Non-Preferred Brand Copay</b>	\$40***	
<b>Specialty Copay</b>	80% of allowable amount	
<b>Annual Premiums</b>	<b>\$3,588**** Domestic</b>	
	<b>\$2,116**** International</b>	

The actuarial value of this plan is 82%, 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 Lone Star College System

\* 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 [lonestar.myahpcare.com](http://lonestar.myahpcare.com), or call **855-825-3980**.

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.

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