

# We are pleased to bring you the 2017-2018 St. Mary's University Student Health Insurance Plan

Underwritten by Blue Cross and Blue Shield of Texas (BCBSTX)

- 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 a broad Participating Provider Option (PPO) Network from BCBSTX
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

## Who can enroll?

All registered students residing on campus and all intercollegiate athletes will be automatically enrolled in the Student Health Insurance Plan at registration and premium will be added to your tuition bill unless proof of comparable coverage is provided.

Students that have comparable coverage must complete the online waiver by the 12<sup>th</sup> class day at [stmarytx.myahpcare.com/waiver](http://stmarytx.myahpcare.com/waiver)

All other registered undergraduate, graduate and doctoral students taking six (6) or more credit hours are eligible to participate in the Plan and may enroll online at [stmarytx.myahpcare.com](http://stmarytx.myahpcare.com) or request to add premium to their tuition bill by the 12<sup>th</sup> class day.

**Graduate** students completing thesis or dissertation and enrolled in their last semester are eligible to participate in the Plan.

All registered **"F", "J", and "H" International** students, including **"J" and "F"** visa Intensive English Program (IEP) students, will be automatically enrolled in the Student Health Insurance Plan.

**International** students may submit an online waiver to remove the health insurance premium from their business accounts by the deadline. There are strict requirements that must be met before a waiver is granted, including demonstration of medical evacuation and repatriation benefits. For more information regarding the waiver, please go to [stmarytx.myahpcare.com](http://stmarytx.myahpcare.com) and click on the "Waiver" tab.

For additional information, go to  
[stmarytx.myahpcare.com](http://stmarytx.myahpcare.com)  
or call 855-357-0238.

## How do I waive?

AHP reserves the right to deny waiver requests. Deadline for online waiver requests at [stmarytx.myahpcare.com/waiver](http://stmarytx.myahpcare.com/waiver) is the 12<sup>th</sup> class day of the semester the student is entering. Please visit Gateway for more specific details. Students living on campus, intercollegiate athletes and international students (F, J, and H visas) can waive coverage by completing an online waiver at [stmarytx.myahpcare.com/waiver](http://stmarytx.myahpcare.com/waiver).

**Fall 2017 Deadline:** Friday, September 08, 2017

**Spring 2018 Deadline:** Friday, February 02, 2018

**Summer 2018 Deadline:** Friday, June 08, 2018

Please read the plan brochure in full to determine whether this Student Health Insurance Plan is right for you! The plan brochure provides details of the coverage including benefits, exclusions and any reductions or limitations and the terms under which the Policy may be continued in force. The plan brochure is available online at [stmarytx.myahpcare.com](http://stmarytx.myahpcare.com)

For dates and rates specific to St Mary's University, please visit our website at [stmarytx.myahpcare.com](http://stmarytx.myahpcare.com) then click on the "Cost" tab.

## 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.

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. Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, or gender identity.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-710-6984 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-710-6984 (TTY: 711).

For the full list of languages, see your specific school brochure.

# St. Mary's University 2017–2018 Plan Highlights<sup>1,2</sup>

## Benefit Maximum & Deductibles

	Network Provider	Out-of-Network Provider
<b>Benefit Maximum</b>	Unlimited	Unlimited
<b>Deductible</b>	\$500	\$500
<b>Individual Out-of-Pocket Maximum</b>	\$6,350	\$12,700
<b>Family Out-of-Pocket Maximum</b>	\$12,700	\$38,100

## Benefit Coverage

<i>Deductible applies unless noted below:</i>	Student Health Center (deductible waived)	Network Provider	Out-of-Network Provider
<b>Hospital Expenses</b>	N/A	80%	60%
<b>Surgical Expenses</b>	N/A	80%	60%
<b>Doctor's Visits</b>	100% after copayment \$10 primary care copayment per visit	100% after copayment \$25 primary care copayment per visit; \$50 specialist copayment per visit (deductible waived)	60%
<b>Emergency Care and Accidental Injury</b> <b>Facility Services –</b> <i>Copayment is waived if the insured is admitted, inpatient hospital expenses will apply.</i>	N/A	80% after \$200 copayment (deductible waived)	
<b>Physician Services</b>	N/A	80%	
<b>Diagnostic X-Rays &amp; Laboratory Procedures</b>	100%	80%	60%
<b>Prescription Drugs</b> <i>Per 30-day Retail Supply (deductible waived)</i>  <i>**Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.</i>	N/A	At pharmacies contracting with Prime Therapeutics <sup>3</sup> , 100% after: <ul style="list-style-type: none"> <li>\$15 copayment for each generic drug</li> <li>\$30 copayment for each preferred brand-name drug**</li> <li>\$45 copayment for non-preferred brand-name drug**</li> </ul>	60% after: <ul style="list-style-type: none"> <li>\$15 copayment for each generic drug</li> <li>\$30 copayment for each preferred brand-name drug**</li> <li>\$45 copayment for non-preferred 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>Preventative Care Services</b>	100%	100% (deductible waived)	60%

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

	Annual	Fall	Spring	Summer	Summer 2
<b>Open Enrollment</b>	06/21/17-09/15/17	06/21/17-09/15/17	12/01/17-02/09/18	04/16/18-06/08/18	06/18/18-07/12/18
<b>Waiver Deadline</b>	09/08/17	09/08/17	02/02/18	06/08/18	N/A
<b>Dates Covered</b>	08/02/17-08/01/18	08/02/17-12/31/17	01/01/18-08/01/18	05/29/18-08/05/18	07/02/18-08/05/18
<b>Each Insured****</b>	\$1,992	\$996	\$996	\$372	\$186

\*\*\*A \$12 AES and a \$50 University Admin fee is included. \*\*\*\* A 2 child maximum.

This plan meets or exceeds a Gold metal level of coverage

<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 Participating Provider Option (PPO) Network.

<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 LLC is a separate company that 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.