AcademicBlue℠

MIDWESTERN STATE UNIVERSITY

We are pleased to bring you the 2017-2018 Midwestern State University (MWSU) Student Health Insurance Plan

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

This plan meets or exceeds 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 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?

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.**

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**.

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.

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Midwestern State University (MWSU) 2017–2018 Plan Highlights[1,2]

Benefit Maximum & Deductibles		
	Network Provider	**Out–of–Network Provider**
Benefit Maximum	Unlimited	Unlimited
Deductible	$100	$100
Out-of-Pocket Maximum (Individual/Family)	$6,350/$12,700	$6,350/$12,700
Benefit Coverage		
Deductible applies unless noted below:	**Network Provider**	**Out-of-Network Provider**
Hospital Expenses	80%	60%
Surgical Expenses	80%	60%
Doctor's Visits	100% after: $50 copayment per visit (deductible waived)	60%
Emergency Care and Accidental Injury **Facility Services** – *Copayment is waived if the insured is admitted, inpatient hospital expenses will apply.*	80% after $200 copayment	
Physician Services	80%	
Diagnostic X-Rays & Laboratory Procedures	80%	60%
Prescription Drugs *(limited to 30-day retail supply)* **For prescriptions filled at Trott's Call Field Drug Store:** *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[3], 100% after: • $25 copayment for each generic drug • $50 copayment for each brand-name drug**	60% after: • $25 copayment for each generic drug • $50 copayment for each brand-name drug** 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.
Preventative Care Services	100% (deductible waived)	60%

Deadlines, Coverage Periods and Premium Costs***

Domestic Students	Annual	Fall	Spring/Summer
Open Enrollment	06/30/2017 – 09/15/2017	06/30/2017 – 09/15/2017	12/15/2017 – 02/09/2018
Dates Covered	08/01/2017 – 07/31/2018	08/01/2017 – 12/31/2017	01/01/2018 – 07/31/2018
Student	$1,960	$823	$1,137
Spouse	$1,960	$823	$1,137
Each Child****	$1,960	$823	$1,137

International Students	Fall	Spring/Summer	Summer
Open Enrollment	06/30/2017 – 09/15/2017	12/15/2017 – 02/09/2018	05/15/2018 – 06/15/2018
Dates Covered	08/01/2017 – 12/31/2017	01/01/2018 – 07/31/2018	05/16/2018 – 07/31/2018
Student	$823	$1,137	$412
Spouse	$823	$1,137	$412
Each Child****	$823	$1,137	$412

***A $12 AES fee is included. ****A 2 Child maximum.

Students who are enrolled in health insurance for the fall semester will automatically be re-enrolled in the spring semester. It is the student's responsibility to notify the Midwestern State University Student Insurance Office BEFORE the waiver deadline if there is a reason he or she should not be re-enrolled.

1 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.

2 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.

3 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.