

Dallas Baptist University 2017-2018 Student Health Insurance Plan

Eligibility

All registered domestic students residing in DBU housing, and all registered students who participate in intercollegiate sports (including student managers) are required to purchase this insurance plan, unless proof of comparable coverage is furnished.

All distance learning students taking internet classes registered for six (6) or more credit hours are eligible to enroll in this insurance plan.

All other registered students taking three (3) or more credit hours are eligible to enroll in this insurance plan.

The online requirement is waived for the eligible distance learning students. All registered international (non-immigrant) students are automatically enrolled in Student Health insurance plan, unless proof of comparable coverage is furnished.


Please view the complete brochure on-line at dbu.myahpcare.com for full details of participation in the plan.




Additional Benefits

- Access to a 24/7 Student Assistance Program
- Coverage when traveling
- Academic Emergency Services

Additional Information

 dbu.myahpcare.com

 1-855-825-3984

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This 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 Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is UnitedHealthcare Choice Plus.

BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum

Unlimited, per Insured Person, per Policy Year

Deductible (*deductible must be met in order for provider coverage to initiate*)

Network Provider: \$ 300 per Insured Person, per Policy Year
Non-Network Provider: \$ 600 per Insured Person, per Policy Year

Out-of-Pocket Maximum

Network Provider: \$ 6,350 per Insured Person, per Policy Year
Non-Network Provider: \$20,000 per Insured Person, per Policy Year

BENEFIT CATEGORY	Network Provider	Non-Network Provider
	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on Usual and Reasonable Charges</i>
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
In-Office Physician Fees	80%	60%
Diagnostic X-ray Services & Laboratory Procedures	80%	60%
Emergency Services Expense <i>\$100 Copayment/Deductible per visit</i>	80%	80%
Prescription Drugs <i>31 day supply per prescription</i>	At pharmacies contracting with Optum RX® 100% after a \$25 Copayment per Tier 1 \$50 Copayment per Tier 2 \$75 Copayment per Tier 3	60% after a \$25 Deductible per Generic Drug \$50 Deductible per Brand Name Drug
Preventive Care Services	100%	60%

2017-2018 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual 08/06/2017 through 08/05/2018	Fall 08/06/2017 through 01/07/2018	Spring/Summer 01/08/2018 through 08/05/2018	Summer 05/17/2018 through 08/05/2018
Student	\$ 1,130	\$ 565	\$ 565	\$ 250
Student Athlete	\$ 1,253	\$ 627	\$ 627	\$ 278

To view all enrollment and coverage periods available, please visit dbu.myahpcare.com or call Academic HealthPlans at 1-855-825-3984.