

Oberlin College 2017-2018

# Student Health Insurance Plan



## Eligibility

All students enrolled on campus at Oberlin College are automatically enrolled in the Student Health Insurance Plan, and the premium cost is included on the tuition bill unless proof of comparable coverage is provided by the waiver deadline, **August 31, 2017**.

Eligible Dependents of those enrolled in the Student Health Insurance Plan may participate in the plan on a voluntary basis.

Please view the complete brochure on-line at [oberlin.myahpcare.com](http://oberlin.myahpcare.com) for full details of participation in the plan.

### Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services

### Additional Information

- 🌐 [oberlin.myahpcare.com](http://oberlin.myahpcare.com)
- ☎ 1-855-844-3014

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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 Preferred Provider is UnitedHealthcare Choice Plus.

## BENEFIT MAXIMUMS & DEDUCTIBLES

<b>Benefit Maximum</b>	Unlimited
<b>Deductible</b>	In-Network Provider: \$200 per Insured Person, per Policy Year Out-of-Network Provider: \$400 per Insured Person, per Policy Year
<b>Individual Out-of-Pocket Maximum</b>	In-Network Provider: \$2,000 per Insured Person, per Policy Year Out-of-Network Provider: Unlimited
<b>Family Out-of-Pocket Maximum</b>	In-Network Provider: \$8,000 for all Insureds in a Family, per Policy Year Out-of-Network Provider: Unlimited

BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider
	<i>Payments are based on the Allowed Amount</i>	<i>Payments are based on the Usual and Customary Charges</i>
<b>Hospital Room and Board Expense</b>	80%	60%
<b>Inpatient/Outpatient Surgery</b>	80%	60%
<b>In-Office Physician Fees</b>	100% after a \$20 Copayment per visit	60%
<b>Physical, Occupational &amp; Speech Therapy</b>	80%	60%
<b>Diagnostic X-ray Services &amp; Laboratory Procedures</b>	80%	60%
<b>Emergency Services Expense</b> <i>Copayment waived if admitted</i>	80% after a \$100 Copayment per visit	80% after a \$100 Copayment per visit
<b>Prescription Drugs</b> <i>Up to a 31-day supply per prescription</i>	<b>At pharmacies contracting with UnitedHealthcare Pharmacy</b> 100% after a \$10 Copayment per Tier 1 \$25 Copayment per Tier 2 \$25 Copayment per Tier 3	100% after a \$10 Copayment per Generic Drug \$25 Copayment per Brand-Name Drug
<b>*Preventive Care Services</b>	100%	60%

\*Please visit [www.healthcare.gov/preventive-care-benefits/](http://www.healthcare.gov/preventive-care-benefits/) for more information

## 2017-2018 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual	Spring/Summer	Early Arrivals
	08/01/2017 through 07/31/2018	01/01/2018 through 07/31/2018	(Master of Music Teaching Only) 06/01/2017 through 07/31/2017
<b>Open Enrollment</b>	06/30/2017 through 10/02/2017	12/01/2017 through 02/15/2018	N/A
<b>Student</b>	\$ 1,626	\$ 944	\$ 272
<b>Spouse</b>	\$ 1,626	\$ 944	\$ 272
<b>Child</b>	\$ 1,626	\$ 944	\$ 272

To view all enrollment and coverage periods available, please visit [oberlin.myahpcare.com](http://oberlin.myahpcare.com) or call Academic HealthPlans at 1-855-844-3014.