

Xavier University 2017-2018

# Student Health Insurance Plan



## Eligibility

Xavier University requires all full-time domestic students taking at least 12 or more credit hours to enroll in the Student Health Insurance Plan unless proof of comparable coverage is provided. All international students are required to enroll in the Student Health Insurance Plan unless proof of comparable coverage is provided. International students with F-1 and J-1 Visas are required to have current health insurance coverage with a U.S. claims address.

Other Xavier students who are eligible to purchase this plan on a Voluntary basis include:

- Undergraduate taking 6-11 credit hours
- Graduate students taking six (6) or more credit hours who are enrolled in an organized course of study or degree program given by an Academic department of the University
- Students taking less than six (6) credit hours, but who are enrolled in an organized course of study or degree program given by an academic department of the University, or students who are fulfilling a non coursework requirement of that program (thesis, dissertation etc).

Please view the complete brochure on-line at [xavier.myahpcare.com](http://xavier.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

- 🌐 [xavier.myahpcare.com](http://xavier.myahpcare.com)
- 📞 1-855-939-9719

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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 PPO.

**STUDENT HEALTH CENTER:** Benefits at the Student Health Center will be paid at 100% after a \$30 copay. **IMPORTANT CHANGES TO STUDENT HEALTH CARE ON CAMPUS:** Xavier University is now partnering with TriHealth as the University's healthcare provider. We believe when it comes to serving the daily needs of our students, TriHealth is among the best health-care providers in our region and will provide top-quality care and resources. In order to access health services on campus, Xavier students will be required to use health insurance and present their insurance card. Students are encouraged to compare their current insurance plan with the Student Health Insurance Plan benefits below to determine which option will meet their needs.

## BENEFIT MAXIMUMS & DEDUCTIBLES

|   |  |
|---|--|
| <b>Benefit Maximum</b>                  | Unlimited, per Insured Person, per Policy Year         |
| <b>Individual Deductible</b>            | \$ 500 per Insured Person, per Policy Year             |
| <b>Family Deductible</b>                | \$1,000 for all Insureds in a Family, per Policy Year  |
| <b>Individual Out-of-Pocket Maximum</b> | \$7,150 per Insured Person, per Policy Year            |
| <b>Family Out-of-Pocket Maximum</b>     | \$14,300 for all Insureds in a Family, per Policy Year |

| BENEFIT CATEGORY   | Network Provider  | Non-Network Provider   |
|--|---|--|
|  | <i>Payments are based on the PPO Allowance</i>  | <i>Payments are based on the Usual and Customary Charges</i> |
| Hospital Room and Board Expense                            | 80%   | 50%  |
| Inpatient/Outpatient Surgery                               | 80%   | 50%  |
| In-Office Physician Fees<br>\$25 copayment                 | 80%   | 50%  |
| Physical, Occupational & Speech Therapy<br>\$25 copayment  | 80%   | 50%  |
| Diagnostic X-ray Services & Laboratory Procedures          | 80%   | 50%  |
| Emergency Services Expense<br>\$250 Copayment per visit    | 80%   | 80%  |
| Prescription Drugs<br>Up to 30-day supply per prescription | At pharmacies contracting with UnitedHealthcare Pharmacy<br>100% after a<br>\$15 Copayment per Tier 1<br>\$25 Copayment per Tier 2<br>\$25 Copayment per Tier 3 | 50%  |
| *Preventive Care Services                                  | 100%  | 50%  |

\*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  | Summer   |
|------------------------|-------------------------------|--|--|
|                        | 08/15/2017 through 08/14/2018 | (New Students Only)<br>01/01/2018 through 08/14/2018 | (New Students Only)<br>05/15/2018 through 08/14/2018 |
| <b>Open Enrollment</b> | 06/19/2017 through 09/22/2017 | 11/20/2017 through 01/31/2018                        | 04/02/2018 through 06/01/2018                        |
| <b>Student</b>         | \$ 2,690                      | \$ 1,665   | \$ 678   |
| <b>Spouse</b>          | \$ 2,690                      | \$ 1,665   | \$ 678   |
| <b>Child</b>           | \$ 2,690                      | \$ 1,665   | \$ 678   |

To view all enrollment and coverage periods available, please visit [xavier.myahpcare.com](http://xavier.myahpcare.com) or call Academic HealthPlans at 1-855-939-9719.

DISCLAIMER: This information is subject to change based upon the mandated benefits approved within the filing for the plan.