

# We are pleased to bring you the 2018-2019 Rush University Student Health Insurance Plan

Underwritten by Blue Cross and Blue Shield of Illinois (BCBSIL)

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 Organization (PPO) Network from BCBSIL
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

## Who can enroll?

Rush University Policy requires all students to have quality health insurance.

Students in Rush College of Medicine are automatically enrolled in the Student Health Insurance Plan. Rush College of Medicine students who wish to add Dependents will need to contact the Office of Financial Affairs; call **312-942-6849** or send an email to [financial\\_affairs@rush.edu](mailto:financial_affairs@rush.edu).

Enrollment in the plan for all College of Health Sciences, College of Nursing and Graduate College students is required unless the student provides proof of coverage under a comparable plan. Students in these three colleges may enroll online at [rush.myahpcare.com](http://rush.myahpcare.com). The set premium will be charged to your tuition bill. If you have comparable coverage through another insurance carrier, you can show proof of comparable coverage and attach a copy of your health insurance ID card online at [rush.myahpcare.com](http://rush.myahpcare.com).

**Once enrolled in the Student Health Insurance Plan, coverage will be in effect until the student graduates or provides proof of other comparable coverage. Also, please note that no pro-rata refunds will be given once enrolled in the program.**

If you do not waive coverage by the deadline, the premium will be charged to your Rush student account. No changes will be made to a student's Rush account after the waiver deadline. Please see side 2 for dates.

Please note that dependents must be enrolled at the time the student enrolls and their coverage will coincide with that of the student. Dependent coverage will automatically be advanced from one coverage period to the next (the same as the student) until we are advised by the school to remove the dependent coverage or until the student is no longer covered under the plan. Dependents cannot purchase coverage unless the student has purchased coverage. To view rates and enrollment information, please go to [rush.myahpcare.com](http://rush.myahpcare.com).

## You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Enroll in or renew coverage
- Download a temporary ID card
- Customer service, claims and benefit information

For additional information, go to  
[rush.myahpcare.com](http://rush.myahpcare.com), or call **855-343-8388**

\* 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 Illinois, 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 an independent company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Illinois.

# Rush University 2018-2019 Plan Highlights <sup>1,2</sup>

Benefit Maximum & Deductibles		
	Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited	Unlimited
Deductible (Individual/Family)	\$250/\$500	\$500/\$1,500
Out-of-Pocket Maximum (Individual/Family)	\$6,350/\$12,700	\$15,000/\$25,400
Benefit Coverage		
<i>Deductible applies unless noted below:</i>	Network Provider	Out-of-Network Provider
Hospital Expenses	80%	50%
Surgical Expenses	80%	50%
Doctor's Visits	100% after: \$20 primary copay and \$20 specialist copay	50% after: \$20 primary copay and \$20 specialist copay
Emergency Care and Accidental Injury	80% after \$250 copayment (deductible waived)	
Facility Services – Copayment is waived if the insured is admitted, inpatient hospital expenses will apply		
Physician Services	80%	
Diagnostic X-Rays & Laboratory Procedures	80%	50%
Needlestick Benefit	100%	100%
Prescription Drugs	At pharmacies contracting with Prime Therapeutics <sup>3</sup> , 100% after: <ul style="list-style-type: none"> <li>\$20 copayment for each generic drug</li> <li>\$50 copayment for each preferred brand-name drug**</li> <li>\$80 copayment for non-preferred brand-name drug**</li> </ul>	50% after: <ul style="list-style-type: none"> <li>\$20 copayment for each generic drug</li> <li>\$50 copayment for each preferred brand-name drug**</li> <li>\$80 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.
Per 30-day Retail Supply (deductible waived)		
**Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.		
Preventative Care Services	100% (deductible waived)	50%

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

College of Medicine	Fall		Spring		Summer	
Open Enrollment for Dependents	07/17/2018 through 09/17/2018		11/15/2018 through 01/16/2019		03/15/2019 through 05/21/2019	
1 <sup>st</sup> Year Coverage Period	09/01/2018 through 12/31/2018		01/01/2019 through 04/30/2019		05/01/2019 through 07/31/2019	
	Spouse \$1,190	Child <sup>1</sup> \$1,190	Spouse \$1,171	Child <sup>1</sup> \$1,171	Spouse \$898	Child <sup>1</sup> \$898
2 <sup>nd</sup> Year Coverage Period	08/01/2018 through 12/31/2018		01/01/2019 through 04/30/2019		05/01/2019 through 07/31/2019	
	Spouse \$1,493	Child <sup>1</sup> \$1,493	Spouse \$1,171	Child <sup>1</sup> \$1,171	Spouse \$898	Child <sup>1</sup> \$898
3 <sup>rd</sup> Year Coverage Period	08/01/2018 through 12/31/2018		01/01/2019 through 04/30/2019		05/01/2019 through 07/31/2019	
	Spouse \$1,493	Child <sup>1</sup> \$1,493	Spouse \$1,171	Child <sup>1</sup> \$1,171	Spouse \$898	Child <sup>1</sup> \$898
4 <sup>th</sup> Year Coverage Period	08/01/2018 through 12/31/2018		01/01/2019 through 07/31/2019		N/A	
	Spouse \$1,493	Child <sup>1</sup> \$1,493	Spouse \$2,069	Child <sup>1</sup> \$2,069		

\*\*\* A \$4.00 AES fee is included for 1<sup>st</sup> year Fall rates. A \$5.00 AES fee is included for 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> year Fall rates. A \$4.00 AES fee is included for 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> year Spring rates. A \$7.00 AES fee is included for 4<sup>th</sup> year Spring rates. A \$3.00 AES fee is included for 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> year Summer rates. <sup>1</sup> A 2 child maximum.

All Other Colleges	Fall	Spring	Summer
Coverage Periods	09/01/2018 through 12/31/2018	01/01/2019 through 04/30/2019	05/01/2019 through 08/31/2019
Open Enrollment and Waiver Period	07/17/2018 through 09/17/2018	11/15/2018 through 01/16/2019	03/15/2019 through 05/21/2019
Student	\$1,190	\$1,171	\$1,200
Spouse	\$1,190	\$1,171	\$1,200
Child <sup>1</sup>	\$1,190	\$1,171	\$1,200

\*\*\*A \$4.00 AES fee is included in All Other Colleges' rates. <sup>1</sup> A 2 child maximum.

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 BCBSIL Participating Provider Organization (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 Illinois (BCBSIL) 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. BCBSIL, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

Blue Cross and Blue Shield of Illinois 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).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-710-6984 (TTY: 711). For the full list of languages, see your specific school brochure.