



## Parent Information

### Understanding the Value of Student Health Insurance Plans

#### Weighing your options

As a parent, you may be wondering which health insurance option is optimal for your college student – your employer health insurance plan? An individual plan purchased through the Health Insurance Marketplace?

Another choice is AcademicBlue, your child's school-sponsored health insurance plan provided by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation.

#### Why choose AcademicBlue?

##### Cost

AcademicBlue is designed and priced for students, so premiums are often less than comparable Marketplace plans and less than your employer plan – especially if the cost for dependent coverage is per child. In addition, with AcademicBlue, most campus health services are covered at 100 percent with no deductible. Some employer plans limit coverage to emergency room care when out of the plan area.

##### Network

With AcademicBlue, students have access to a broad network of doctors so they are covered at home, school and nationwide. This is especially important if your student is attending a school far from home or in another state.

##### Member Advantages

Students with AcademicBlue coverage enjoy

- 24/7 Nurseline
- Virtual visits\*
- Mental health support tool\*
- Online and mobile tools for easy access to information
- Discounts on health-related products and services

\*Not available on all plans

Before you choose coverage, compare AcademicBlue to your current insurance options.

## Compare the facts

	AcademicBlue Student Health Plans	Most Other Insurance
Affordable Care Act (ACA) compliant	✓	✓
Essential Health Benefits like preventive care and prescription coverage	✓	✓
No annual limits or pre-existing condition limitations	✓	✓

## Know the differences

Designed and priced for students and endorsed by your student's university	✓	✗
Up to 100% coverage of eligible charges at the student health center	✓	✗
Broad PPO network of doctors and hospitals at home and nationwide	✓	VARIABLES

Please visit [ahpcare.com](http://ahpcare.com) and select your school for more information.



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

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 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 855-710-6984 (TTY: 711).