

Rosalind Franklin University offers **AcademicBlue**, a student health insurance plan from Blue Cross and Blue Shield of Illinois and administered by Academic HealthPlans.

Before you choose coverage, look to see how **AcademicBlue** compares to your current health insurance plan. It may be cheaper than the plans on the Health Insurance Marketplace or your parents' plan.

Compare the facts	AcademicBlue Student Health Plans	Your Plan (Other Coverage – Employer, Dependent, Marketplace)
Affordable Care Act (ACA) Compliant	✓	✓
Preventive care benefits	✓	✓
Essential health benefits	✓	✓
No annual limits or pre-existing condition limitations	✓	✓

Know the differences		
Designed and priced for students and endorsed by your University	✓	✗
Broad PPO network of doctors and hospitals at home and nationwide	✓	VARIES

Do the math		
Premiums are based on student's age and health risk, so premiums are usually cheaper	✓	✗

Use the worksheet on the back to compare your current health insurance plan to the **AcademicBlue** student health plan.

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, sexual orientation, gender identity or sex.

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.

# Rosalind Franklin University

## 2019-2020 Student Health Insurance Plan

Benefit Highlight Summary*	AcademicBlue Student Health Plan	Your Plan (Other Coverage – Employer, Dependent, Marketplace)
	<b>In Network</b>	<b>In Network</b>
<b>Coinsurance Level</b>	80%	
<b>Deductible per Individual</b>	\$1,250	
<b>Individual Out-of-Pocket Maximum</b>	\$5,150	
<b>Inpatient Hospital Expenses</b>	80% of allowable amount after \$100 per admission copay	
<b>Outpatient Hospital Expenses</b>	80%	
<b>Emergency Room</b>	80% of allowable amount	
<b>Emergency Room Copay**</b>	\$200	
<b>Office Visit Primary Copay</b>	100% after a \$25 Primary copayment	
<b>Office Visit Specialist Copay</b>	100% after a \$50 copayment	
<b>Preventative Care Services</b>	100% (deductible waived)	
<b>Prescription Drug</b>	100% after applicable copayment	
<b>Generic Drug Copay</b>	\$15	
<b>Preferred Brand Copay</b>	\$40***	
<b>Non-Preferred Brand Copay</b>	\$100***	
<b>Annual Premiums****</b>	<b>\$3,352</b>	

This plan meets or exceeds a Gold metal level of coverage.

## Do the math and see if **AcademicBlue** is the smart move for you!

- Quality coverage compatible with the Affordable Care Act (ACA)
- Access to the Blue Cross and Blue Shield of Illinois (BCBSIL) PPO network
- Nationwide coverage through the BlueCard® program, no matter where you travel
- Low office visit copays and waived deductible in certain cases
- Endorsed and sponsored by Rosalind Franklin University

\* The summary does not include all benefits available in the student health plan.

\*\* The copayment is waived if the patient is admitted to the hospital following an emergency room visit.

\*\*\* Copayment plus the cost difference between the preferred brand-name drug or supplies per prescription for which there is a generic drug or supply available.

\*\*\*\* A \$12.00 AES fee is included.

For more information, go to [rosalindfranklin.myahpcare.com](http://rosalindfranklin.myahpcare.com), or call 855-844-3019.

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.