

Rush 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.

| <b>Compare the facts</b>                               | <b>AcademicBlue Student Health Plans</b> | <b>Your Plan</b><br>(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.

# Rush University 2020-2021 Student Health Insurance Plan

| Benefit Highlight Summary*       | AcademicBlue Student Health Plan        | Your Plan<br>(Other Coverage – Employer, Dependent, Marketplace) |
|----------------------------------|---|--|
|                                  | In Network                              | In Network   |
| Coinsurance Level                | 80%                                     |  |
| Deductible per Individual        | \$250                                   |  |
| Individual Out-of-Pocket Maximum | \$6,350                                 |  |
| Inpatient Hospital Expenses      | 80%                                     |  |
| Outpatient Hospital Expenses     | 80%                                     |  |
| Emergency Room                   | 80% after applicable copayment          |  |
| Emergency Room Copay**           | \$250                                   |  |
| Office Visit Primary Copay       | 100% after applicable copayment of \$20 |  |
| Office Visit Specialist Copay    | 100% after applicable copayment of \$20 |  |
| Preventive Care Services         | 100%                                    |  |
| Prescription Drug                | 100% after applicable copayment         |  |
| Generic Drug Copay               | \$20                                    |  |
| Preferred Brand Copay            | \$50***                                 |  |
| Non-Preferred Brand Copay        | \$80***                                 |  |
| Annual Premiums****              | \$4,163                                 |  |

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 Rush 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 brand-name drug or supplies per prescription for which there is a generic drug or supply available.

\*\*\*\* A \$18 AES fee is included.

For more information, go to [rush.myahpcare.com](http://rush.myahpcare.com).

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.

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