

2022-2023

University of Houston-Victoria Student Health Insurance Plan for International Students

Underwritten by Blue Cross and Blue Shield of Texas (BCBSTX)

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

Who can enroll?

International Students: International students with "F" or "J" visa status are required to be covered under the UH System (UHS) Student Health Insurance Plan or have equivalent health insurance coverage, regardless of the number of credit hours taken. At the time of registration, the student will automatically be enrolled in the mandatory UHS-endorsed Student Health Insurance Plan (SHIP) and will be charged for the coverage period on their student financial account. UH Victoria International students with "F" or "J" visa status may request a waiver of coverage based on the UH System's waiver criteria. For more information regarding the waiver, please go to uhv.myahpcare.com and click on the "Opt-Out" tab.

Please read the plan brochure in full to determine whether this Student Health Insurance Plan is right for you! The plan brochure provides details of the coverage including benefits, exclusions and any reductions or limitations and the terms under which the policy may be continued in force. The plan brochure is available online at uhv.myahpcare.com.

For dates and rates specific to UH-Victoria, please visit our website at uhv.myahpcare.com then click on the "Cost" tab.

You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information

For additional information,
go to uhv.myahpcare.com.

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

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.

Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To get help and information in your language at no cost, please call us at 855-710-6984.

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).

For the full list of languages, see your specific school policy.

UH-Victoria 2022-2023 Plan Highlights ^{1,2}

Benefit Maximum & Deductibles		
	Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited	Unlimited
Deductible	\$350	\$700
Out-of-Pocket Maximum	\$8,150	\$15,800
Student Health Services	The deductible will be waived and benefits will be paid at 100% for covered medical expenses incurred when treatment is rendered at the Student Health Center.	
Benefit Coverage		
Deductible applies unless noted below:	Network Provider	Out-of-Network Provider
Hospital Expenses	80% after a \$100 copayment per hospital confinement	60% after a \$100 copayment per hospital confinement
Surgical Expenses	80%	60%
Doctor's Visits	100% after copayment \$35 primary care copayment per visit; \$35 specialist copayment per visit (deductible waived)	60%
Emergency Care and Accidental Injury Facility Services — Copayment is waived if the insured is admitted, inpatient hospital expenses will apply	80% after \$250 copayment (deductible waived)	
Physician Services	80%	
Urgent Care Services	100% after \$35 copayment (deductible waived)	60%
Diagnostic X-Rays & Laboratory Procedures	80%	60%
Prescription Drugs Per 30-day Retail Supply **Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.	At pharmacies contracting with Prime Therapeutics ³ , 100% after: <ul style="list-style-type: none">\$20 copayment for each generic drug\$50 copayment for each preferred brand-name drug**\$70 copayment for non-preferred brand-name drug**\$100 copayment for each specialty drug \$100 Annual Prescription Deductible	50% after: <ul style="list-style-type: none">\$20 copayment for each generic drug\$50 copayment for each preferred brand-name drug**\$70 copayment for non-preferred brand-name drug** \$100 Annual Prescription Deductible 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.
Preventive Care Services	100% (deductible waived)	60%
Routine Eye Exam (age 19 and over; one per benefit period)	100% after copayment \$35 primary care copayment per visit; \$35 specialist copayment per visit (deductible waived)	60%

Deadlines, Coverage Periods and Premium Costs***

	Fall (New Students)	Fall (Returning Students)	Spring/Summer	Summer
Waiver Deadline	9/16/2022	9/27/2022	2/10/2023	6/23/2023
Dates Covered	8/1/2022 – 12/31/2022	8/28/2022 - 12/31/2022	1/1/2023 - 8/27/2023	6/1/2023 - 8/27/2023
Student Rate	\$1,350	\$1,112	\$2,109	\$777

*** A \$18 AES fee and a \$23 Administration fee is included for Fall New students. A \$15 AES fee and a \$19 Administration fee is included for Fall Returning students. A \$27 AES fee and a \$37 Administration fee is included for Spring/Summer students. A \$10 AES fee and \$14 Administration fee is included for Summer students.

It is the student's responsibility to notify the University of Houston – Victoria Campus Student Insurance Office BEFORE the waiver deadline if there is a reason he or she should not be re-enrolled.

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 BCBSTX Participating Provider Option (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 School Policy.

³ The relationship between Blue Cross and Blue Shield of Texas (BCBSTX) 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. BCBSTX, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

This document contains a summary of your school's proposed student health insurance policy benefits, restrictions, and exclusions as of the date of its publication. The final policy is pending approval by applicable federal and state regulatory authorities, which may result in differences between this summary and the actual policy of insurance issued to you. For specific details about your plan, please refer to your school policy.