



Student Health Insurance Plan for Rush University

2023 – 2024

Welcome to AcademicBlue, your Student Health Insurance Plan offered by Blue Cross and Blue Shield of Illinois (BCBSIL).

Enrollment and eligibility information

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

Enrollment in the plan for all College of Health Sciences, College of Nursing, Medical College, and Graduate College students is required unless the student provides proof of coverage under an alternate plan. Students in these four colleges may enroll online.

The set premium will be charged to your tuition bill. If you have alternate coverage through another insurance carrier, you can show proof of alternate coverage and attach a copy of your health insurance ID card online at 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 alternate coverage. Also, please note that no pro-rata refunds will be given once enrolled in the program.

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.

Please refer to the plan's medical policy to review all eligibility criteria. The medical policy and additional information can be found at rush.myahpcare.com.



Advantages of Membership

- Affordable, quality coverage compatible with the Affordable Care Act
- Coverage when traveling
- Access to a broad Participating Provider Option (PPO) network from BCBSIL
- Bilingual 24/7 Nurseline, telehealth and behavioral health program
- Discounts on vision, fitness and many more products and services

Premium Costs and Coverage Periods

College of Health Sciences, College of Nursing and Graduate College

	Early Arrival	Fall	Spring	Summer
Medical	8/1/2023 through 8/31/2023	9/1/2023 through 12/31/2023	1/1/2024 through 4/30/2024	5/1/2024 through 8/31/2024
Student	\$485	\$1,939	\$1,924	\$1,955
Spouse	\$485	\$1,939	\$1,924	\$1,955
Each Child	\$485	\$1,939	\$1,924	\$1,955

A \$4 AES/SAP fee is included for the Early Arrival Fall rates. A \$16.00 AES/SAP fee is included in the Fall, Spring, and Summer rates. A 2 child maximum.

Medical College (Annual)

	Annual
Medical	8/1/2023 through 7/31/2024
Student	\$5,818
Spouse	\$5,818
Each Child	\$5,818

A \$48 AES/ASAP/ALC fee is included in the Annual rate.

To see all enrollment and coverage periods available, please visit rush.myahpcare.com.

Benefit Maximums and Deductibles	In-Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited	Unlimited
Deductible (Individual/Family)	\$500/\$1,000	\$1,000/\$3,000
Out-of-Pocket Maximum (Individual/Family)	\$8,550/\$17,100	\$15,000/\$25,400

Benefits (Deductible applies unless noted below)	In-Network Provider	Out-of-Network Provider
Doctor's Visits	100% after: \$30 primary copay and \$30 specialist copay	50% after: \$30 primary copay and \$30 specialist copay
Hospital Expenses	80%	50%
Surgical Expenses	80%	50%
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)	80% after \$250 copayment (deductible waived)
Physician Services	80%	80%
Diagnostic X-Rays & Laboratory Procedures	80%	50%
Needlestick Benefit	100% (deductible waived)	100% (deductible waived)
Preventive Care Services	100% (deductible waived)	50%
Prescription Drugs Per 30-day Retail Supply (deductible waived)	At pharmacies contracting with Prime Therapeutics**, 100% after: <ul style="list-style-type: none"> \$20 copayment for each generic drug \$50 copayment for each preferred brand-name drug* \$80 copayment for non-preferred brand-name drug* 	50% after: <ul style="list-style-type: none"> \$20 copayment for each generic drug \$50 copayment for each preferred brand-name drug* \$80 copayment for each non-preferred brand-name drug* 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.

* Copayment plus the cost difference between the brandname drug or supplies per prescription for which there is a generic drug or supply available.



Waiver information

To be eligible for a waiver, Rush University requires students to provide evidence of health insurance coverage.

College of Health Sciences, College of Nursing, and Graduate College will waive every first term of enrollment and then every Fall term. Medical College will waive every term.

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.

Open Enrollment and Waiver Period Dates (College of Health Sciences, College of Nursing and Graduate College)

Early Arrival Fall: 07/18/2023 - 08/15/2023

Fall: 07/18/2023 - 09/19/2023

Spring: 11/16/2023 - 01/16/2024

Summer: 03/13/2024 - 05/23/2024

Open Enrollment and Waiver Period Dates (Medical College)

Annual: 07/18/2023 - 09/19/2023

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. 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 Option (PPO) Network. Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your school's policy.

* 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, 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).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 855-710-6984 (TTY: 711).



Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator
300 E. Randolph St.
35th Floor
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building 1019
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવા કોઈ બીજા વ્યક્તિને એસ.બી.એમ. કાયદેક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसको सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में नि:शुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर काल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anáníwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóótí'i' t'áá níí'k'e níká a'doolwoł dóó bína'ídíłkídígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.