



# Student Health Insurance Plan for The University of Texas System

## Welcome to AcademicBlue, your Student Health Insurance Plan offered by Blue Cross and Blue Shield of Texas

### Who is automatically enrolled?\*

- All Health Institutions and medical students
- All international students holding non-immigrant visas

\*Unless proof of comparable coverage is provided in writing

### Who can voluntarily enroll at UT institutions only?

- All fee-paying Undergraduate Students taking at least seven (7) credit hours each semester at a UT System Institution(s)
- All fee-paying Graduate Students taking at least four (4) credit hours each semester at a UT System Institution(s)
- Graduate Student Employee and SUPER Scholars
- Students working on research, dissertation, or thesis, post doctorate, scholars, fellows, visiting scholars, ESL program students, Fast Track Degree Program students, students who are deemed full-time by the campus Disability Services department, or other groups with reduced coursework that meet the criteria for exemption as defined and approved by UT System
- All fee-paying Summer Undergraduate Students taking at least four (4) credit hours at a UT System Institution(s)
- All fee-paying Summer Graduate Students taking at least two (2) credit hours at a UT System Institution(s)

### Special notes on eligibility

- To remain eligible, you must meet the required credit hours and be continuously enrolled throughout each semester.
- If you enroll in annual coverage, you must meet the required credit hours for the fall semester, and again, for the spring semester.
- For students applying for new coverage for a summer semester, additional enrollment requirements will apply.
- If you enrolled and do not meet eligibility requirements, your insurance coverage will be terminated immediately. You will be refunded the paid premium and claims will be denied.

### Enrollment is easy!

Follow these steps during your school's open enrollment periods. Dates and rates are specific to each UT System campus. Dependent coverage is also available.

- Go to [utsystem.myahpcare.com](https://utsystem.myahpcare.com)
- Select your campus
- Click on the Enroll/Cost tab and follow the online instructions



### 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 BCBSTX
- Bilingual 24/7 Nurseline, telehealth and behavioral health program
- Discounts on vision, fitness and many more products and services

## University of Texas System 2025-2026 Plan Highlights

Benefit Maximum and Deductibles	In-Network Provider	Out-of-Network Provider
<b>Benefit Maximum</b>	Unlimited	Unlimited
<b>Deductible (Individual/Family)</b>	\$350/\$1,050	\$700/\$2,100
<b>Out-of-Pocket Maximum (Individual/Family)</b>	\$8,700/\$17,400	\$17,400/\$34,800
<b>Student Health Services</b>	If the Institution has a Student Health Center, the Deductible will be waived and benefits will be paid at 100% of Covered Expenses incurred at the Student Health Center.	If the Institution has a Student Health Center, the Deductible will be waived and benefits will be paid at 100% of Covered Expenses incurred at the Student Health Center.
Benefits (Deductible applies unless noted below)	In-Network Provider	Out-of-Network Provider
<b>Hospital Expenses</b>	80%	60%
<b>Surgical Expenses</b>	80%	60%
<b>Doctor's Visits</b>	100% (deductible waived) \$30 primary care copayment per visit; \$35 specialist copayment per visit	60%
<b>Emergency Care and Accidental Injury</b> Facility Services – Copayment is waived if the insured is admitted, inpatient hospital expenses will apply	80% after \$150 copayment (deductible waived)	80% after \$150 copayment (deductible waived)
<b>Physician Charges</b>	80%	60%
<b>Lab and X-ray Charges</b>	80%	60%
<b>Prescription Drugs</b>  Per 30-day Retail Supply (deductible waived)  **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, 100% after: <ul style="list-style-type: none"> <li>\$15 copayment for each generic drug</li> <li>\$30 copayment for each brand- name drug**</li> <li>\$50 copayment for non-preferred brand-name drug**</li> <li>80% of allowable amount for each specialty drug</li> </ul>	60% after: <ul style="list-style-type: none"> <li>\$15 copayment for each generic drug</li> <li>\$30 copayment for each brand-name drug**</li> <li>\$50 copayment for non-preferred brand-name drug**</li> <li>60% of allowable amount for each specialty drug</li> </ul> <p>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.</p>
<b>Preventive Care Services</b>	100% (deductible waived)	60%

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 Network.

Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your School Policy.

The relationship between Blue Cross and Blue Shield of Texas 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 policy of insurance.

Academic HealthPlans, Inc., a Risk Strategies Company, 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).



### Health care coverage is important for everyone.

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. 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. 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., 35<sup>th</sup> Floor  
Chicago, IL 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/smartscreen/main.jsf>  
Complaint Forms: <https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html>

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

Español	Llámenos al 855-710-6984 para recibir asistencia lingüística o comunicación en otros formatos sin costo.
العربية	لتلقي المساعدة اللغوية أو التواصل مجاًاً، يرجى الاتصال بنا على الرقم 855-710-6984.
繁體中文	如欲獲得免費語言或溝通協助，請撥打855-710-6984與我們聯絡。
Français	Pour bénéficier gratuitement d'une assistance linguistique ou d'une aide à la communication, veuillez nous appeler au 855-710-6984.
Deutsch	Um kostenlose Sprach- oder Kommunikationshilfe zu erhalten, rufen Sie uns bitte unter 855-710-6984 an.
ગુજરાતી	આપા અથવા સંચાર સહાય મફતમાં મેળવવા માટે, કૃપા કરીને અમને 855-710-6984 પર કોલ કરો.
हिंदी	निःशुल्क भाषा या संचार सहायता प्राप्त करने के लिए, कृपया हमें 855-710-6984 पर कॉल करें।
Italiano	Per assistenza gratuita alla lingua o alla comunicazione, chiami il numero 855-710-6984.
한국어	언어 또는 의사소통 지원을 무료로 받으려면 855-710-6984번으로 전화해 주세요.
Navajo	Niná: Doo bilagáana bizaad dinits'á'góó, shá ata' hodooni nínízingo, t'áájíík'eh bee náhaz'á. 1-866-560-4042 jì' hodíilni.
فارسی	برای دریافت کمک زبانی یا ارتباطی رایگان، لطفاً با شماره 855-710-6984 تماس بگیرید.
Polski	Aby uzyskać bezpłatną pomoc językową lub komunikacyjną, prosimy o kontakt pod numerem 855-710-6984.
Русский	Чтобы бесплатно воспользоваться услугами перевода или получить помощь при общении, звоните нам по телефону 855-710-6984.
Tagalog	Para makatanggap ng tulong sa wika o komunikasyon nang walang bayad, pakitawagan kami sa 855-710-6984.
اردو	مفت میں زبان یا مواصلت کی مدد موصول کرنے کے لیے، براہ کرم ہمیں 855-710-6984 پر کال کریں۔
Tiếng Việt	Để được hỗ trợ ngôn ngữ hoặc giao tiếp miễn phí, vui lòng gọi cho chúng tôi theo số 855-710-6984.