



# Student Health Insurance Plan for **Rush University**

2025 – 2026

# 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 Division of Translational Science 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](https://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](https://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 Division of Translational Science

	Early Arrival	Fall	Spring	Summer
	8/1/2025 through 8/31/2025	9/1/2025 through 12/31/2025	1/1/2026 through 4/30/2026	5/1/2026 through 8/31/2026
Medical				
Student	\$549	\$2,161	\$2,127	\$2,179
Spouse	\$549	\$2,161	\$2,127	\$2,179
Each Child	\$549	\$2,161	\$2,127	\$2,179

A \$4 AES/ASAP/ALC fee is included for the Early Arrival Fall rates. A \$16 AES/ASAP/ALC fee is included in the Fall, Spring, and Summer rates. A 2 child maximum.

### Medical College (Annual)

	1st Year Annual	2nd, 3rd & 4th Year Annual
	7/1/2025 through 7/31/2026	8/1/2025 through 7/31/2026
Medical		
Student	\$7,016	\$6,467
Spouse	\$7,016	\$6,467
Each Child	\$7,016	\$6,467

A \$52 AES/ASAP/ALC fee is included in the 1st Year Annual rates. A \$48 AES/ASAP/ALC fee is included in the 2nd, 3rd & 4th Year Annual rates.

To see all enrollment and coverage periods available, please visit **[rush.myahpcare.com](https://rush.myahpcare.com)**.

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

Benefits (Deductible applies unless noted below)	In-Network Provider	Out-of-Network Provider
<b>Doctor's Visits</b>	100% after: \$30 primary copay and \$30 specialist copay	50% after: \$30 primary copay and \$30 specialist copay
<b>Hospital Expenses</b>	80%	50%
<b>Surgical Expenses</b>	80%	50%
<b>Emergency Care and Accidental Injury</b>		
<b>Facility Services</b> – 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)
<b>Physician Services</b>	80%	80%
<b>Diagnostic X-Rays &amp; Laboratory Procedures</b>	80%	50%
<b>Needlestick Benefit</b>	100% (deductible waived)	100% (deductible waived)
<b>Preventive Care Services</b>	100% (deductible waived)	50%
<b>Prescription Drugs Per 30-day Retail Supply</b> (deductible waived)  * Copayment plus the cost difference between the brandname 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>\$20 copayment for each generic drug</li> <li>\$50 copayment for each preferred brand-name drug*</li> <li>\$80 copayment for non-preferred brand-name drug*</li> </ul>	50% after: <ul style="list-style-type: none"> <li>\$20 copayment for each generic drug</li> <li>\$50 copayment for each preferred brand-name drug*</li> <li>\$80 copayment for each non-preferred brand-name drug*</li> </ul> <b>Please note:</b> 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.



## 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 Division of Translational Science will waive every first term of enrollment and then every Fall term.

The waiver period for Rush Medical College is during Fall 2025 only.

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 Division of Translational Science)

**Early Arrival Fall:** 07/18/2025 - 08/15/2025 (Open Enrollment only)

**Fall:** 07/18/2025 - 09/30/2025

**Spring:** 11/18/2025 - 01/16/2026

**Summer:** 03/13/2026 - 05/26/2026

### Open Enrollment and Waiver Period Dates (Medical College)

**1st Year Annual:** 06/18/2025 - 09/30/2025

**2nd, 3rd & 4th Year Annual:** 07/18/2025 - 09/30/2025

Academic HealthPlans, Inc. (AHP), 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 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.

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 مجاً، 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	ભાષા 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'áájí'k'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.