



# Student Health Insurance Plan

## for Southern Methodist University - International Students

2025 - 2026

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

## Who can enroll?

All International students who are enrolled in one (1) or more credit hours are required to maintain the Student Health Insurance Plan as a condition of enrollment. Students will be automatically enrolled in the student health insurance and the charge will appear on their account once they are enrolled in fall classes. If students qualify to opt out, they may submit a waiver and once that waiver is approved, the charge will be removed from their student account. Additional waiver details and requirements are included on page 4.

For more detailed information, including a "Frequently Asked Questions" page, please visit **Dr. Bob Smith Health Center - Student Affairs** and search for Insurance.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

## Additional Plan Information

For full details of participation in the plan, please view the plan policy online at: [smu.myahpcare.com](http://smu.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 BCBSTX.
- Bilingual 24/7 Nurseline, telehealth and behavioral health program
- Discounts on vision, fitness and many more products and services

## Premium Costs and Coverage Periods

|                              | Fall                    | Spring/Summer           | Summer                  |
|------------------------------|-------------------------|-------------------------|-------------------------|
| Dates Covered                | 08/01/2025 - 12/31/2025 | 01/01/2026 - 07/31/2026 | 05/01/2026 - 07/31/2026 |
| Student Rate                 | \$2,115                 | \$2,115                 | \$1,073                 |
| Spouse Rate                  | \$2,115                 | \$2,115                 | \$1,073                 |
| Per Child Rate (2 child max) | \$2,115                 | \$2,115                 | \$1,073                 |

Fall rates include a \$21 AES/ASAP/ALC fee and \$47.50 University Administrative fee.

Spring/Summer rates include a \$21 AES/ASAP/ALC fee and a \$47.50 University Administrative fee.

Summer rates include a \$11 AES/ASAP/ALC and \$30 University Administrative fee.

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

## Student Health Center

At the Dr. Bob Smith Health Center, there are no copayments for routine office visits. The Deductible is waived, covered expenses will be payable at 80% for insured students. Adult immunizations covered at the SHC include TB skin test, MMR#1, MMR#2, Tdap, Td and meningitis.

Prescription Drugs at the Student Health Center only, covered at 100% after a \$15 copayment for each generic drug and \$40 copayment for each brand name drug.

| Benefit Maximums and Deductibles                 | In-Network Provider | Out-of-Network Provider |
|--|---------------------|-------------------------|
| <b>Benefit Maximum</b>                           | Unlimited           | Unlimited               |
| <b>Deductible (Individual/Family)</b>            | \$400 / \$1,200     | \$1,200 / \$3,600       |
| <b>Out-of-Pocket Maximum (Individual/Family)</b> | \$7,900 / \$12,700  | \$10,000 / \$37,000     |

| Benefits<br>(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% after<br>\$30 Copayment per visit<br>(deductible waived)  | 60%  |
| <b>Emergency Care and Accidental Injury</b><br>Facility Services - Copayment is waived if the insured is admitted, inpatient hospital expenses will apply.   | 80% after<br>\$250 Copayment<br>(deductible waived)  | 80% after<br>\$250 Copayment<br>(deductible waived)  |
| <b>Physician Services</b>  | 80%  | 60%  |
| <b>Diagnostic X-Rays &amp; Laboratory Procedures</b>   | 80%  | 60%  |
| <b>Preventative Care Services</b>  | 100%   | 60%  |
| <b>Prescription Drugs</b><br>Limited to 30-day retail supply - Prescriptions filled at the Student Health Center: 100% of allowable amount after a \$15/\$40 Copayment (Deductible waived)<br><br>**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:<br><ul style="list-style-type: none"><li>• \$25 copayment for each preferred generic drug</li><li>• \$75 copayment for each non-preferred generic drug</li><li>• \$50 copayment for each preferred brand-name drug**</li><li>• \$75 copayment for each non-preferred brand-name drug**</li></ul> | 60% after:<br><ul style="list-style-type: none"><li>• \$25 copayment for each preferred generic drug</li><li>• \$75 copayment for each non-preferred generic drug</li><li>• \$50 copayment for each preferred brand-name drug**</li><li>• \$75 copayment for each non-preferred brand-name drug**</li></ul><br><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. |



## Enrollment is easy!

### Open Enrollment & Waiver Deadlines

**Fall & Spring/Summer:** School Add/Drop Date

#### Requirements to apply for a waiver:

1. The Embassy purchases and provides the student with comparable US health insurance coverage.
2. A spouse or parent extends U.S. medical insurance benefits through their US employer to the international student, including international medical evacuation and repatriation.

Students may access the waiver once they are enrolled in classes by going to [www.my.smu.edu](http://www.my.smu.edu) then clicking on "Health Center" in the Blue Bar on the left-hand side of the page. Then they will click on "Elect/Waive Health Insurance".

The option to waive will not populate until students are enrolled in classes. The waiver deadline will coincide with the add/drop date for classes.

For more detailed information, including a "Frequently Asked Questions" page, please visit **Dr. Bob Smith Health Center - Student Affairs** and search for Insurance.

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. 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.

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 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.

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    | للتلقى المساعدة اللغوية أو التواصل مجاناً، 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 મદ્દતમાં 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 855-710-6984 번으로 전화해 주세요.   |
| Navajo     | Niná: Doo bilagáana bizaad dinit'sá'góó, shá ata' hodooni nínízingo, t'áájíík'eh bee náhaz'á. 1-866-560-4042 ji' 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 بمیں 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.                                   |