



# MARYVILLE UNIVERSITY

St. Louis, Missouri

## 2023-24 Insurance Plan Highlights

Please view the complete brochure online at [maryville.myahpcare.com](http://maryville.myahpcare.com) for full details of participation in the plan.

### COVERAGE & COST      WHAT'S INCLUDED

**Monthly 08/01/23 - 07/31/24**

Student	\$161.06
Spouse	\$475.11
Child	\$239.61
Children	\$475.22

- Access to Telehealth through AcademicLiveCare
- Access to ASAP - Academic Student Assistance Program
- Coverage when traveling or studying over 100 miles away from home through Academic Emergency Services\*

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



# Coverage Overview

This 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 Blue Cross Blue Shield PPO.

## MAXIMUMS & DEDUCTIBLES

IN-NETWORK  
PROVIDER

OUT-OF-NETWORK  
PROVIDER

### Coverage Year Limit

per Covered Person, per Coverage Year

\$500,000

### Deductible

per Covered Person, per Coverage Year

None

### Out-of -Pocket Limit

per Covered Person, per Coverage Year

\$5,000

## BENEFITS

Deductible applies unless otherwise stated below.

IN-NETWORK  
PROVIDER

OUT-OF-NETWORK  
PROVIDER

Payments are based on the allowed amount.

### Physician Office Visits

90% after a  
\$20 Copayment

70%

### Treatment at an Urgent Care Facility

90% after a  
\$35 Copayment

70%

### Hospital and Physician Outpatient Services

90% after a  
\$50 Copayment

70%

### Inpatient Hospital Services

90% after a  
\$50 Copayment

70%

### Emergency Hospital Services

copayment waived if admitted

90% after a  
\$100 Copayment

70%

### Routine Preventative Care Services

100% up to a Coverage Year Maximum of \$250

### Prescription Drugs

Prescription Drug Program with the Copayment listed up to a maximum of \$5,000 per Coverage Year.

Generic Drugs:  
\$20 Copayment

Generic Drugs:  
\$20 Copayment

Brand Name Drugs:  
\$50 Copayment

Brand Name Drugs:  
\$50 Copayment

Limited to a 31 day supply for initial fill or refill.

Injectables:  
\$50 Copayment

Injectables:  
\$50 Copayment

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at [maryville.myahpcare.com](http://maryville.myahpcare.com).

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of GeoBlue