

# INTO Hofstra University

## Student Insurance Plan 2023-2024

### Eligibility

All INTO students are eligible for enrollment in this insurance plan. You will be automatically enrolled by the program. Those International students who have been approved for permanent residency are not eligible.

The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If and whenever the Company discovers that the eligibility requirements have not been met, its only obligation is a refund of premium, less any claims paid.

### Dates of Coverage

This plan is effective from 08/01/2023 to 07/31/2024.

### Benefits

	AETNA PASSPORT PPO PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup>
Deductible (Certain benefit deductibles may be applicable)	\$0 per Policy Term	
Office Visit or Urgent Care Visit	\$20 Copay per visit (Copay waived at campus health centers)	25% after \$20 Deductible per visit
Hospital Room & Board	\$50 Copay per visit	25% after \$50 Deductible per visit
Emergency Room Benefit	\$50 Copay per visit	25% after \$50 Deductible per visit
Prescription Drugs	20% of Actual Charges (including contraceptive drugs)	Not covered

<sup>1</sup> Using Out-of-Network providers may cost you more money! Coinsurance is payable for Usual, Reasonable, and Customary (URC) Charges, the most common charge for similar professional services, drugs, procedures, devices, supplies, or treatment within the area in which the charge is incurred. Some Out-of-Network providers charge more than URC and you will be responsible for these excess amounts over the listed Coinsurance.

### What's Covered (Treatment must be Medically Necessary)

- Up to \$250,000 maximum per injury or sickness
- Physician visits
- Specific emergency benefit expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy, chiropractic care, and acupuncture (20 visits maximum)
- Maternity and prenatal care
- Prescription drugs

**Limitations and exclusions apply.** This is a brief summary of benefits. This plan includes both insurance and non-insurance benefits. The terms and conditions of insurance coverage as underwritten by Crum & Forster, SPC are set forth in the Policy. For a detailed plan description, exclusions, and limitations, please view the plan on file with your school or view the Plan Summary at [into-hofstra.mycare26.com](https://into-hofstra.mycare26.com).

Coinurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 100% of the Preferred Allowance (PA) when you use **Aetna Passport PPO** providers, and 75% of Usual, Reasonable, and Customary (URC) Charges when you use Out-of-Network providers.

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

This document contains a summary of your school's Student Health Insurance Plan benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved Policy. The final Policy may be pending approval by applicable federal and state regulatory authorities. The final approved Policy is accessible upon approval at [into-hofstra.mycare26.com](https://into-hofstra.mycare26.com).

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the Student Health Insurance Plan.



### Questions

**Eligibility & Enrollment**  
Academic HealthPlans, Inc.  
(800) 955-1991

**Benefits**  
Administrative Concepts, Inc. (ACI)  
(800) 476-4802

### Insurance ID Card

Visit the INTO office on campus to obtain your insurance ID card.

**Carry your ID card with you at all times!**

### Getting Care

Go to the campus health center. If you need to access health care away from campus, find a provider in the **Aetna Passport to Healthcare® Primary PPO Network**, visit [aetna.com/docfind/custom/passport](https://aetna.com/docfind/custom/passport).

### More Information

For more information, please visit [into-hofstra.mycare26.com](https://into-hofstra.mycare26.com)