

Drake University

International Student Insurance Plan 2024-2025



Eligibility

Eligible International Students & Dependents who hold a valid F, J, or M Visa status, are temporarily located outside of their home country as a non-resident alien and are engaged in Educational Activities. International students who have been approved for permanent residency are not eligible.

The company retains the right to investigate eligibility status and attendance records to verify eligibility requirements are met. If we discover the eligibility requirements are not met, our only obligation is to refund any premium paid for that person.

What's Included?

- Vision Coverage through Academic Vision Care (AVC)
- Coverage when traveling
- Academic Emergency Services*

More Information

For full details of participation in the plan, please view the complete brochure online at: drake.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please visit: drake.myahpcare.com/quicklist

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 **UnitedHealthcare Choice Options PPO**.

*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), a Risk Strategies Company. International Student Health insurance is underwritten by Pan-American International Insurance Corporation.

This document contains only a summary of your school's student health insurance benefits as of the date of its publication. The complete certificate of insurance is accessible at drake.myahpcare.com.

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Benefits

(Deductible applies unless otherwise stated below)

	UNITEDHEALTHCARE CHOICE OPTIONS PPO PROVIDER Payments are based on the Negotiated Rate	OUT-OF-NETWORK PROVIDER Payments are based on Usual and Customary Charges
Maximum Benefit Per covered Accident or Sickness	\$1,000,000	
Deductible Per Covered Person, Per Policy Year	\$100	
Out-of-Pocket Maximum Per Covered Person, Per Policy Year	\$3,000	
Out-Patient Office Visits	90% after a \$15 Copay per visit	70% after a \$25 Copay per visit
Urgent Care Facility	90% after a \$15 Copay per visit	70% after a \$25 Copay per visit
3 Month Pre-Existing Condition Waiting Period \$2,500 Maximum Benefit, Per Policy Year	90%	70%
Room and Board Expenses	90% after a \$50 Copay per visit	70% after a \$100 Copay per visit
Emergency Room and Emergency Room Treatment (Copay waived if admitted)	90% after a \$100 Copay per visit	70% after a \$100 Copay per visit
Inpatient and Outpatient Surgery	90%	70%
Out-Patient X-Rays & Laboratory Tests	90%	70%
Wellness Expense Benefit \$1,000 Maximum Benefit, Per Policy Year (Deductible waived)	90%	70%
Prescription Drugs Up to a 30-day supply	100% after a Generic: \$10 Copay Brand: \$30 Copay Specialty: \$50 Copay	70% You must pay for prescriptions in full, then submit a claim for reimbursement.

Rates & Coverage Periods

	FALL 07/31/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 07/30/2025
Student	\$570.22	\$781.29
Spouse/Domestic Partner	\$1,444.56	\$1,979.24
Each Child	\$874.44	\$1,198.10

To view all enrollment and coverage periods available, please visit drake.myahpcare.com