Adelphi University 2019-2020
Student Health Insurance Plan

The new insurance carrier for the 2019-2020 Student Health Insurance Plan is Wellfleet.

Eligibility

All domestic students living in Adelphi University residence halls and all international students will be automatically enrolled in and charged premium for the insurance, unless proof of comparable health insurance is provided by the appropriate deadline.

All registered non-resident hall domestic students are eligible to enroll for coverage in the Plan on a voluntary basis by completing the online enrollment process by the appropriate deadline.

Domestic student living in residence halls and international student: The premium for coverage added to the student's tuition bill will remain unless a successful waiver is completed by the applicable waiver deadline. To waive coverage under the plan, students must submit proof of comparable coverage through adelphi.myahpcare.com by the waiver deadline.

Please view the complete brochure on-line at adelphi.myahpcare.com for full details of participation in the plan.

Additional Benefits

- Access to a 24/7 Student Assistance Program
- Coverage when traveling
- Academic Emergency Services*

Additional Information

- 🌐 adelphi.myahpcare.com
- 📞 1-855-863-9864
- 🐦 @ahpcare
- in Academic HealthPlans

ahp | Academic HealthPlans℠

Adelphi University 2019-2020
Student Health Insurance Plan

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 Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is Cigna.

BENEFIT MAXIMUMS & DEDUCTIBLES	
Benefit Maximum	Unlimited, per Insured Person, per Policy Year
Deductible	In-Network Provider: $150 per Insured Person, per Policy Year Out-of-Network Provider: $300 per Insured Person, per Policy Year
Out-of-Pocket Limit	$ 7,350 per Insured Person, per Policy Year

BENEFIT CATEGORY	Network Provider *Payments are based on the PPO Allowance*	Non-Network Provider *Payments are based on Usual and Customary Charges*
Hospital Room and Board Expense	80% after deductible	60% after deductible
Inpatient Surgery	80% after deductible	60% after deductible
Outpatient Surgery *includes in-office surgery*	100% after a $35 Copayment *(deductible applies)*	70% after a $30 Copayment *(deductible applies)*
In-Office Physician Fees *includes specialist*	100% after a $35 Copayment *(deductible applies)*	70% after a $30 Copayment *(deductible applies)*
Diagnostic X-ray Services & Laboratory Procedures	100% after a $35 Copayment *(deductible applies)*	70% after a $30 Copayment *(deductible applies)*
Emergency Services Expense *$250 Copayment per visit (waived if admitted)*	80% after deductible	80% after deductible
Prescription Drugs	**At pharmacies contracting with Wellfleet RX** $20 Copayment per prescription for Tier 1 *(80% Coinsurance)* $40 Copayment per prescription for Tier 2 *(60% Coinsurance)* $60 Copayment per prescription for Tier 3 *(60% Coinsurance)*	$20 Copayment per prescription for Tier 1 *(80% Coinsurance after Deductible)* $40 Copayment per prescription for Tier 2 *(60% Coinsurance after Deductible)* $60 Copayment per prescription for Tier 3 *(60% Coinsurance after Deductible)*
*Preventive Care Services	100%	70%

*Please visit www.healthcare.gov/preventive-care-benefits/ for more information.

2019-2020 PREMIUM COSTS AND COVERAGE PERIODS		
Coverage Periods	Fall 08/10/2019 through 12/31/2019	Spring/Summer 01/01/2020 through 08/09/2020
Open Enrollment	06/26/2019 through 10/01/2019	01/01/2020 through 03/01/2020
Student	$ 1,157.00	$ 1,783.00

To view all enrollment and coverage periods available, please visit adelphi.myahpcare.com or call Academic HealthPlans at 1-855-863-9864.