

American University

The new insurance carrier for 2022-2023 is Aetna.

All full-time degree, resident and international students with F-1 and J-1 visas are required to have health insurance each school year. Students will automatically be enrolled in the Student Health Insurance Plan if they are required to have insurance and the annual premium will be charged to their student account. Domestic students may waive out of the plan with an approved waiver by the appropriate deadline.

Part-time students enrolled in at least 6 credit hours are able to voluntarily enroll in the Student Health Insurance Plan and have the premium assessed to their student account by completing the Voluntary Enrollment Form with the school.

Insured students are eligible to enroll dependents including their spouse, domestic partner, and/or dependent children.

Please view the complete brochure online at american.myahpcare.com for full details of participation in the plan.



Aetna is the Preferred Provider and will provide maximum benefits at lowest cost.

No-cost preventive care services

Free 24-Hour nurse line - talk to a registered nurse anytime

Mobile access - view digital ID cards

Access to Telehealth

Coverage when traveling

Academic Emergency Services*

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

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 Aetna.

MAXIMUMS & DEDUCTIBLES

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
University Health Center	\$0 Deductible per Insured Person, per Policy Year applies to all student health center services	
Benefit Maximum per Insured Person, per Policy Year	Unlimited	
Individual Deductible Per Insured Person, per Policy Year	\$ 200	\$ 500
Family Deductible Per Family, per Policy Year	\$ 400	\$ 1,000
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$ 6,350	\$ 25,000
Family Out-of-Pocket Maximum All Insureds in a Family, Per Policy Year	\$ 12,700	\$ 40,000

COVERAGE & COST

Annual	08/01/22 - 07/31/23
Open Enrollment	05/16/22 - 09/12/22
Student	\$ 2,178
Spouse	\$ 2,178
One Child	\$ 2,178
All Children	\$ 4,356
Spring/Summer	01/01/23 - 07/31/23
Open Enrollment	11/28/22 - 01/30/23
Student	\$ 1,265
Spouse	\$ 1,265
One Child	\$ 1,265
All Children	\$ 2,530

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 american.myahpcare.com.

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

BENEFITS *(Deductible applies unless otherwise stated below)*

IN-NETWORK PROVIDER <i>Payments are based on the Negotiated Charge</i>	OUT-OF-NETWORK PROVIDER <i>Payments are based on the Recognized Charge</i>
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Hospital Room and Board Expense

80%	60%
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Inpatient/Outpatient Surgery

80%	60%
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Physician, Specialist, including Consultants Office Visits

80% (deductible waived)	60%
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Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac and Pulmonary Therapy

80%	60%
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Hospital Emergency Room, copayment waived if admitted

100% after a \$150 copayment per visit (deductible waived)	100% after a \$150 copayment per visit (deductible waived)
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Diagnostic Testing

80%	60%
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Mental Health and Substance Abuse Treatment Office Visits

80% (deductible waived)	80%
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Preventive Care Services

For more information, please visit healthcare.gov/preventive-care-benefits

100% (deductible waived)	100% (deductible waived)
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Prescription Drugs, deductible waived, 30-day supply

At pharmacies contracting with Aetna

100% after: Generic: \$10 copayment Preferred Brand-Name: \$35 copayment Non-Preferred Brand-Name: \$50 copayment Preferred Specialty: \$35 copayment Non-Preferred Specialty: \$50 copayment	100% after: Generic: \$10 copayment Preferred Brand-Name: \$35 copayment Non-Preferred Brand-Name: \$50 copayment
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