

# 2020-2021 Baylor University Graduate Student Health Insurance Plan

Underwritten by Blue Cross and Blue Shield of Texas (BCBSTX)

This plan meets or exceeds a Gold metal level of coverage.

- Affordable, quality coverage compatible with the Affordable Care Act
- Academic Emergency Services (AES)\*
- Covers you at school, at home and while traveling abroad
- Access to a broad Participating Provider Option (PPO) Network from BCBSTX
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

## Who can enroll?

**Graduate Students** taking three (3) or more credit hours, including online graduate students, are required to enroll in the insurance plan unless comparable coverage is provided by the required deadline. Students may complete the enrollment online.

**Enrollment will be verified each semester. You must meet the required credit hours for each semester enrolled.** For students applying for new SHIP coverage to be active for a Summer semester, additional enrollment requirements will apply.

Dependent coverage is available. Students and their dependents will NOT be automatically re-enrolled. You will need to re-enroll them by each semester's deadline. For rates and enrollment information, go to [baylor.myahpcare.com](http://baylor.myahpcare.com).



## On Campus Resources:

**The Baylor University Health Center** is located on the 2<sup>nd</sup> floor of the McLane Student Life Center, 209 Speight Ave. The services offered there include:

- General Services - for diagnosis and treatment of injuries and illnesses
- Lab Services
- Pharmacy Services
- Referrals
- Psychiatry Services – students have access to a Psychiatrist for diagnosis and treatment of mental health illnesses. For counseling services call the Counseling Center **254-710-2467** or visit the Walk in Clinic.

Graduate Students are eligible to use these on campus resources while registered in the current session. Dependents are eligible to use on campus Pharmacy Services. For more information about on campus services offered to Baylor Students, go to [baylor.myahpcare.com](http://baylor.myahpcare.com).

For additional information,  
go to [baylor.myahpcare.com](http://baylor.myahpcare.com).

\* 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.

AcademicBlue is offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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

# Baylor University 2020–2021 Plan Highlights <sup>1,2</sup>

Benefit Maximum & Deductibles			
	Baylor University Health Center	Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited	Unlimited	Unlimited
Deductible (Individual/Family)	Waived	\$500/\$1,500	\$1,000/\$3,000
Out-of-Pocket Maximum (Individual/Family)	N/A	\$6,350/\$12,700	\$12,700/\$25,400
Benefit Coverage			
	Baylor University Health Center (deductible waived)	Network Provider	Out-of-Network Provider
<i>Deductible applies unless noted below:</i>			
Hospital Expenses	N/A	80%	60%
Surgical Expenses	N/A	80%	60%
Doctor's Visits	100% after \$35 Copayment	100% after: \$35 Primary Care Copayment \$45 Specialist Copayment	60% after: \$35 Primary Care Copayment \$45 Specialist Copayment
Mental Illness/Chemical Dependency	Paid as Any other Covered Sickness		
Emergency Care and Accidental Injury Facility Services – <i>Copayment is waived if the insured is admitted, inpatient hospital expenses will apply</i>	N/A	80% after \$100 copayment	
Physician Services	N/A	80%	
Diagnostic X-Rays & Laboratory Procedures	80%	80%	
Prescription Drugs <i>Per 30-day Retail Supply</i>  <i>**Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.</i>	At the BU Health Center Only, 100% after: <ul style="list-style-type: none"> <li>\$15 copayment per generic drug</li> <li>\$30 copayment per preferred brand name drug</li> <li>\$50 copayment per non-preferred brand name drug</li> </ul>	At pharmacies contracting with Prime Therapeutics <sup>3</sup> , 100% after: <ul style="list-style-type: none"> <li>\$20 copayment for each generic drug</li> <li>\$40 copayment for each preferred brand-name drug**</li> <li>\$60 copayment for non-preferred brand-name drug**</li> </ul>	60% after: <ul style="list-style-type: none"> <li>\$20 copayment for each generic drug</li> <li>\$40 copayment for each preferred brand-name drug**</li> <li>\$60 copayment for non-preferred brand-name drug**</li> </ul> Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.
Preventative Care Services	100%	100% (deductible waived)	60%

<sup>1</sup> This document 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 BCBSTX Participating Provider Option (PPO) Network.

<sup>2</sup> Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your Brochure Booklet or Policy.

<sup>3</sup> The relationship between Blue Cross and Blue Shield of Texas (BCBSTX) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics LLC is a separate company that also administers the pharmacy benefit program. BCBSTX, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To get help and information in your language at no cost, please call us at 855-710-6984.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-710-6984 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 855-710-6984 (TTY: 711).

For the full list of languages, see your specific school brochure.