

# 2019-2020 Baylor University 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?

All registered **Domestic students** taking six (6) or more credit hours {three (3) or more credit hours in the summer} are eligible to enroll in the insurance plan.

**Graduate students** taking one (1) or more credit hours and enrolled in the master or doctoral level thesis, dissertation class or internship may enroll in the insurance plan.

**Law students** taking one (1) or more credit hours, who are eligible to enroll in the plan.

**Domestic, Graduate and Law students** may complete the enrollment form or enroll online.

All registered **International students** on non-immigrant visas, taking one (1) or more credit hours are required to participate in the Baylor University Student Health Insurance Plan. Although students are welcome to submit an application for a waiver, in order to have such waiver approved, the plan submitted must be equivalent to the University Student Health Insurance Plan in all material respects.

All **J Scholars and students on campus for Academic Research or Study** are required to participate in the Baylor University Student Health Insurance Plan.

**International, J Scholars and students on campus for Academic Research or to Study** are automatically enrolled in the Student Health Insurance Plan and the cost of the plan will appear on your tuition bill. Please contact Student Health Services for more information.

**Enrollment will be verified each semester. If you enroll in annual coverage, you must meet the required credit hours for the Fall Semester, and again, for the Spring Semester.** 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 automatically be re-enrolled. You will need to re-enroll them by each semester's deadline. To view rates and enrollment information, please go to [baylor.myahpcare.com](http://baylor.myahpcare.com).

For additional information, go to  
[baylor.myahpcare.com](http://baylor.myahpcare.com)  
or call 855-357-0246

## You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information

\* 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 2019–2020 Plan Highlights <sup>1,2</sup>

## Benefit Maximum & Deductibles

	Student Health Center	Network Provider	Out-of-Network Provider
<b>Benefit Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Deductible (Individual/Family)</b>	Waived	\$500/\$1,500	\$1,000/\$3,000
<b>Out-of-Pocket Maximum (Individual/Family)</b>	N/A	\$6,350/\$12,700	\$12,700/\$25,400

## Benefit Coverage

<i>Deductible applies unless noted below:</i>	Student Health Center (deductible waived)	Network Provider	Out-of-Network Provider
<b>Hospital Expenses</b>	N/A	80%	60%
<b>Surgical Expenses</b>	N/A	80%	60%
<b>Doctor's Visits</b>	100% after \$35 Copayment	100% after: \$35 Primary Care Copayment \$45 Specialist Copayment	60% after: \$35 Primary Care Copayment \$45 Specialist Copayment
<b>Emergency Care and Accidental Injury Facility Services</b> – Copayment is waived if the insured is admitted, inpatient hospital expenses will apply	N/A	80% after \$100 copayment	
<b>Physician Services</b>	N/A	80%	
<b>Diagnostic X-Rays &amp; Laboratory Procedures</b>	80%	80%	
<b>Prescription Drugs</b> <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.
<b>Preventative Care Services</b>	100%	100% (deductible waived)	60%

## Deadlines, Coverage Periods and Premium Costs\*\*\*

	Annual	Fall	Spring/Summer	Summer
<b>Open Enrollment</b>	07/02/2019 - 09/28/2019	07/02/2019 - 09/28/2019	11/30/2019 - 02/15/2020	04/12/2020 - 05/31/2020
<b>Dates Covered</b>	08/01/2019 - 7/31/2020	08/01/2019 - 12/31/2019	01/01/2020 - 07/31/2020	05/15/2020 - 07/31/2020
<b>Student Rate</b>	\$3,411	\$1,426	\$1,985	\$727
<b>Spouse Rate</b>	\$3,411	\$1,426	\$1,985	\$727
<b>Per Child Rate****</b>	\$3,411	\$1,426	\$1,985	\$727

\*\*\*A \$18 AES fee and \$99 University Administrative fee is included. \*\*\*\*A 2 Child maximum

<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, age, disability, sexual orientation, gender identity or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-710-6984 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-710-6984 (TTY: 711). For the full list of languages, see your specific school brochure.