

# College of Charleston - Domestic Voluntary

## Student Health Insurance Plan 2024-2025



### Eligibility

All registered Undergraduate Students enrolled in six (6) or more semester hours; and, Graduate or Professional Students taking at least one (1) graduate level course, in good academic standing and making appropriate progress toward graduation are eligible to enroll in the Student Health Insurance Plan on a voluntary basis.

### What's Included?

- Access to after hours nurse line
- Telehealth Services
- Urgent Care Benefits
- Coverage when traveling
- Emergency Medical and Travel Assistance\*\*

\*\*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.

### More Information

For full details of participation in the plan, please view the complete brochure online at: [cofcvol.myahpcare.com](https://cofcvol.myahpcare.com)

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](https://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [cofcvol.myahpcare.com/additionalresources](https://cofcvol.myahpcare.com/additionalresources)

### Coverage Periods & Rates

	ANNUAL 08/01/2024 - 07/31/2025	FALL 08/01/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 07/31/2025	SUMMER 05/01/2025 - 07/31/2025
Enrollment Periods	07/08/2024 - 09/04/2024	07/08/2024 - 09/04/2024	11/01/2024 - 02/01/2025	03/03/2025 - 05/15/2025
Student	\$4,387.00	\$1,850.79	\$2,536.21	\$1,143.30
Spouse	\$4,387.00	\$1,850.79	\$2,536.21	\$1,143.30
Each Child	\$4,387.00	\$1,850.79	\$2,536.21	\$1,143.30
Three or More Children	\$13,161.00	\$5,552.37	\$7,608.63	\$3,429.90

To view all enrollment and coverage periods available, please visit [cofcvol.myahpcare.com](https://cofcvol.myahpcare.com)



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 [cofcvol.myahpcare.com](https://cofcvol.myahpcare.com).

# College of Charleston Voluntary - Domestic Students 2024-2025

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 **Preferred Blue PPO**.

## Benefits

	PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER
<b>Benefit Maximum</b> per Insured Person, per Policy Year	Unlimited	
<b>Individual Deductible</b> per Insured Person, per Policy Year	\$500	\$3,000
<b>Family Deductible</b> for all Insureds in a Family, per Policy Year	\$1,000	\$6,000
	PARTICIPATING PROVIDER & STUDENT HEALTH SERVICES	NON-PARTICIPATING PROVIDER
<b>Individual Out-of-Pocket Maximum</b> per Insured Person, per Policy Year	\$9,450	\$15,000
<b>Family Out-of-Pocket Maximum</b> for all Insureds in a Family, per Policy Year	\$15,000	\$30,000
	PARTICIPATING PROVIDER Payments are based on the Allowable Charge	NON-PARTICIPATING PROVIDER Payments are based on the Allowable Charge
<b>In Office Physician's Visits</b> Primary Care and Specialist	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
<b>Physician Services in the Office</b> Includes Lab, X-Ray, Office Surgery, Allergy Injections, Treatment Modalities, IV's, Breathing Treatments and Other Diagnostic Services	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
<b>Emergency Room Facility Charges</b> Copayment waived if admitted	\$200 Copayment, then Deductible, 80%	\$450 Copayment, then Deductible, 80%
<b>Diagnostic Imaging Services &amp; Outpatient Lab Services</b>	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
<b>Durable Medical Equipment</b>	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
<b>Mental Health &amp; Substance Use</b> Inpatient/Outpatient Facility Charges	Deductible, 80%	Deductible, 70%
Mental Health & Substance Abuse Office Visits	\$40 Copayment, 100%	\$40 Copayment, then Deductible, 70%
<b>Prescriptions Drug Benefit</b> Includes diabetic supplies - no charge for contraceptives In-Network Prescription Deductible: \$100  Retail 31-day supply	<u>Prescriptions should be filled at an OptumRx participating Pharmacy</u>  100% after a:  Generic: \$20 Copayment Preferred: \$40 Copayment Non-Preferred: \$100 Copayment Specialty: \$100 Copayment	100% after a:  Generic: \$20 Copayment Preferred: \$40 Copayment Non-Preferred: \$100 Copayment
<b>Pediatric Dental Care Benefit</b> Under age 18 (Limited to one dental exam every six months)	Preventive: 100% Basic, Major, & Orthodontic Services: 50%	Preventive: 100% Basic, Major, & Orthodontic Services: 50%
<b>Adult Dental Care</b> Age 19 and older (Limited to one dental exam every six months)	Preventive: 100% Basic Services: 80%	Preventive: 100% Basic Services: 80%
<b>Children's Eye Exam &amp; Glasses</b> Under age 18 (Limit one Visit & one Pair of Prescribed Lenses & Frames per Policy Year)	100%	100%
<b>Adult Eye Exam</b> Age 19 and older (Limit one Routine Eye Exam per Policy Year)	\$20 Copayment, 100%	Deductible, 100% Up to \$75 (balance billing may apply)
<b>Adult Glasses</b> Age 19 and older (Limit one Pair of prescribed lenses & frames or contact lenses in lieu of frames & lenses per Policy Year)	100% after a: Lenses: \$20 Copayment, Up to Single - \$50; Bifocal - \$70; Trifocal - \$400 Frames: \$20 Copayment, Up to \$150 Contact Lenses (in lieu of lenses and frames): \$20 Copay, Up to \$100	100% after Deductible (balance billing may apply) Lenses: Up to: Single - \$50; Bifocal - \$70; Trifocal - \$400 Frames: Up to \$150 Contact Lenses: Up to \$100
<b>Wellness/Preventive Benefits</b> For more information, please visit <a href="https://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a>	100%	100%