

# The Citadel 2020-2021 Student Health Insurance Plan



## Eligibility

The following students are eligible to enroll for coverage in The Citadel Student Health Insurance Plan on a voluntary basis if they are enrolled at The Citadel:

1. Cadets who are enrolled in a minimum of six (6) credit hours; or
2. Graduate of Professional Students enrolled in the graduate or professional degree program, taking at least one graduate level course, in good academic standing and making appropriate progress toward graduation.
3. Evening Undergraduate Program students who are enrolled in a minimum of six (6) credit hours.

Please view the complete brochure on-line at [citadel.myahpcare.com](http://citadel.myahpcare.com) for full details of participation in the plan.

2020-2021 PREMIUM COSTS AND COVERAGE PERIODS		
Coverage Periods	Fall 08/01/2020 through 12/31/2020	Spring/Summer 01/01/2021 through 07/31/2021
Open Enrollment	06/25/2020 through 08/11/2020	11/30/2020 through 02/01/2021
Student	\$ 1,339.38	\$ 1,854.62
Spouse	\$ 1,339.38	\$ 1,854.62
Each Child	\$ 1,339.38	\$ 1,854.62
Three or More Children	\$ 4,018.14	\$ 5,563.86

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

## Additional Benefits

- Access to after hours nurse line
- 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. Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Anthem BlueCross BlueShield.

# The Citadel 2020-2021 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. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of **Preferred Blue PPO Network**.

BENEFIT MAXIMUMS & DEDUCTIBLES			
Benefit Maximum	Unlimited, per Insured Person, per Policy Year		
Individual Deductible		Network Provider: \$1,500 per Insured Person, per Policy Year Non-Network Provider: \$3,000 per Insured Person, per Policy Year	
Family Deductible		Network Provider: \$3,000 for all Insureds in a family, per Policy Year Non-Network Provider: \$6,000 for all Insureds in a family, per Policy Year	
Individual Out-of-Pocket Maximum		Network Provider & Student Health Services: \$7,500 per Insured Person, per Policy Year Non-Network Provider: \$15,000 per Insured Person, per Policy Year	
Family Out-of-Pocket Maximum		Network Provider & Student Health Services: \$15,000 for all Insureds in a family, per Policy Year Non-Network Provider: \$30,000 for all Insureds in a family, per Policy Year	
BENEFIT CATEGORY	*Infirmery only available to Cadets	Network Provider	Non-Network Provider
	Payments are based on the Preferred Allowance	Payments are based on the Preferred Allowance	Payments are based on Usual and Reasonable Charges (U&R)
In Office Physician's Visits Primary Care and Specialist	100%, \$20 Copay (if applicable)	\$25 Copay, then Deductible, 80%	\$40 Copay, then Deductible, 70%
Physician Services in the Office Includes Lab,X-Ray, Office Surgery, Allergy Injections, Treatment Modalities, IV's, Breathing Treatments and Other Diagnostic Services Includes Mental Health (MH) Benefits and Substance Use (SU) Office Visits	100%	\$25 Copay, then Deductible, 80%	\$40 Copay, then Deductible, 70%
Emergency Room Facility Charges Copayment waived if admitted	N/A	\$450 Copay, then Deductible, 80%	\$450 Copay, then Deductible, 80%
Diagnostic Imaging Services & Outpatient Lab Services	100%	\$25 Copay, then Deductible, 80%	\$40 Copay, then Deductible, 70%
Durable Medical Equipment	\$20 Copay, 100%	\$25 Copay, then Deductible, 80%	\$40 Copay, then Deductible, 70%
Mental Health & Substance Use Inpatient/Outpatient Facility Charges	N/A	Deductible, 80%	Deductible, 70%
Prescriptions Drug Benefit Includes diabetic supplies - no charge for contraceptives at SHC and In- Network Prescription Deductible: \$100 Retail (31 day supply)	N/A	Prescriptions should be filled at OptumRx participating Pharmacy: 100% after a: \$20 Copay for Generic Drug \$40 Copay for Preferred Brand Drug \$100 Copay for Non-Preferred Drug \$100 Copay for Specialty Drug	100% after a: \$20 Copay for Generic Drug \$40 Copay for Preferred Brand Drug \$100 Copay for Non-Preferred Drug
Pediatric Dental Care Benefit Under age 19 (Limited to 1 dental exam every 6 months)	N/A	Preventive: 100% Basic, Major, and Orthodontic Services: 50%	Preventive: 100% Basic, Major, and Orthodontic Services: 50%
Adult Dental Care Age 19 and older (Limited to 1 dental exam every 6 months)	N/A	Preventive: 100% Basic Services: 80%	Preventive: 100% Basic Services: 80%
Children's Eye Exam & Glasses Under age 19 (Limit 1 Visit & 1 Pair of Prescribed Lenses & Frames per Policy Year)	N/A	100%	100%
Adult Eye Exam Age 19 and older (Limit 1 Routine Eye Exam per Policy Year)	N/A	\$20 Copay, 100%	Deductible, 100% Up to \$75 (balance billing may apply)
Adult Glasses Age 19 and older (Limit 1 Pair of prescribed lenses & frames or contact lenses in lieu of frames & lenses per Policy Year)	N/A	100% after a: Lenses: \$20 Copay, Up to: Single - \$50; Bifocal - \$70; Trifocal - \$400 Frames: \$20 Copay, 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
Wellness/Preventive Benefits For more information, please visit <a href="https://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a>	100%	100%	100%

\*Plan Deductible Waived

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