

Clemson University - Mandatory Students

Student Health Insurance Plan 2023-2024



Eligibility

All graduate students enrolled in nine (9) or more credit hours in an on-campus program at all campus locations; All students classified as graduate assistants; and all international students are eligible to enroll in the Student Health Insurance Plan.

What's Included?

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

Rates & Coverage Periods

	FALL 08/01/2023 - 12/31/2023	SPRING/SUMMER 01/01/2024 - 07/31/2024	SUMMER 05/01/2024 - 07/31/2024
Enrollment Periods	07/26/2023 - 08/31/2023	11/21/2023 - 01/31/2024	04/25/2024 - 05/27/2024
Student	\$1,302.80	\$1,788.20	\$810.58
Spouse	\$1,302.80	\$1,788.20	\$810.58
Each Child	\$1,302.80	\$1,788.20	\$810.58
Three or More Children	\$3,908.40	\$5,364.60	\$2,431.74

More Information

For full details of participation in the plan, enrollment and coverage periods, please view the complete brochure online at: clemson.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please [click here](#).

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 Network**.



*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).

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 clemson.myahpcare.com.

Clemson University 2023-2024

BENEFITS		PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER
Benefit Maximum <i>per Insured Person, per Policy Year</i>			Unlimited
Individual Deductible <i>per Insured Person, per Policy Year</i>		\$ 500	\$ 3,000
Family Deductible <i>for all Insureds in a Family, per Policy Year</i>		\$ 1,000	\$ 6,000
		PARTICIPATING PROVIDER & STUDENT HEALTH SERVICES	NON-PARTICIPATING PROVIDER
Individual Out-of-Pocket Maximum <i>per Insured Person, per Policy Year</i>		\$ 7,500	\$ 15,000
Family Out-of-Pocket Maximum <i>for all Insureds in a Family, per Policy Year</i>		\$ 15,000	\$ 30,000
	**STUDENT HEALTH SERVICES	PARTICIPATING PROVIDER	NON-PARTICIPATING 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 <i>Primary Care and Specialist</i>	100%, \$20 Copay (if applicable)	\$25 Copay, then Deductible, 80%	\$40 Copay, then Deductible, 70%
Physician Services in the Office <i>Includes Lab, X-Ray, Office Surgery, Allergy Injections, Treatment Modalities, IV's, Breathing Treatments and Other Diagnostic Services.</i>	100%	\$25 Copay, then Deductible, 80%	\$40 Copay, then Deductible, 70%
Emergency Room Facility Charges <i>Copayment waived if admitted</i>	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	N/A	\$25 Copay, then Deductible, 80%	\$40 Copay, then Deductible, 70%
Mental Health & Substance Use <i>Inpatient/Outpatient Facility Charges</i>	N/A	Deductible, 80%	Deductible, 70%
<i>Mental Health & Substance Abuse Office Visits</i>	\$20 Copay, then 100%	\$40 Copay, then 100%	\$40 Copay, then Deductible, 70%
Prescriptions Drug Benefit <i>Up to a 31-day supply</i> <i>Includes diabetic supplies - no charge for contraceptives at SHC and In-Network Prescription Deductible: \$100</i> <i>[†]Prescription deductible does not apply</i>	[†] Prescriptions filled at the on-campus pharmacy: 100% after a: Generic Drug: \$10 Copay Preferred Drug: \$20 Copay Non-Preferred Drug: \$20 Copay Specialty Drug: \$20 Copay	Prescriptions should be filled at an OptumRx participating Pharmacy: 100% after a: Generic Drug: \$20 Copay Preferred Brand Drug: \$40 Copay Non-Preferred Drug: \$100 Copay Specialty Drug: \$100 Copay	100% after a: Generic Drug: \$20 Copay Preferred Brand Drug: \$40 Copay Non-Preferred Drug: \$100 Copay
Pediatric Dental Care Benefit <i>Under age 19</i> <i>(Limited to one dental exam every six months)</i>	N/A	Preventive: 100% Basic & Major Services: 50%	Preventive: 100% Basic & Major Services: 50%
Adult Dental Care <i>Age 19 and older</i> <i>(Limited to one dental exam every six months)</i>	N/A	Preventive: 100% Basic Services: 80%	Preventive: 100% Basic Services: 80%
Children's Eye Exam & Glasses <i>Under age 19</i> <i>(Limit one Visit & one Pair of Prescribed Lenses & Frames per Policy Year)</i>	N/A	100%	100%
Adult Eye Exam <i>Age 19 and older</i> <i>(Limit one Routine Eye Exam per Policy Year)</i>	N/A	\$20 Copay, 100%	Deductible, 100% Up to \$75 (balance billing may apply)
Adult Glasses <i>Age 19 and older</i> <i>(Limit one Pair of prescribed lenses & frames or contact lenses in lieu of frames & lenses per Policy Year)</i>	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 <i>For more information, please visit healthcare.gov/coverage/preventive-care-benefits</i>	100%	100%	100%

**Plan Deductible Waived

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