

Dallas Baptist University

Student Health Insurance Plan 2024-2025



Eligibility

All registered domestic students residing in DBU housing, and all registered students who participate in intercollegiate sports (including student managers) are required to purchase this insurance plan, unless proof of comparable coverage is furnished.

All distance learning students taking internet classes registered for six (6) or more credit hours are eligible to enroll in this insurance plan.

All other registered students taking six (6) or more credit hours are eligible to enroll in this insurance plan.

The online requirement is waived for the eligible distance learning students. All registered international (non-immigrant) students are automatically enrolled in Student Health insurance plan, unless covered by a government sponsored plan.

What's Included?

- Access to Medical and Mental Health Telemedicine Services
- Access to Optional Dental Coverage
- Vision Coverage through Academic Vision Care (AVC)
- Coverage when traveling
- Academic Emergency Services*

More Information

For full details of participation in the plan, please view the complete brochure online at: dbu.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 visit dbu.myahpcare.com/additionalresources

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. **The PPO network is UnitedHealthcare Choice Plus.**

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company.

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 dbu.myahpcare.com.

Dallas Baptist University 2024-2025

Student Health Center Benefits: The Deductible will be waived when treatment is rendered at Methodist Family Health Center - South Grand Prairie.

Benefits (Deductible applies unless otherwise stated below)

| | PREFERRED PROVIDER Payments are based on the Allowed Amount | OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount |
|--|---|--|
| Benefit Maximum Per Insured Person, per Policy Year | | Unlimited |
| Deductible Per Insured Person, per Policy Year (Deductible must be met in order for provider coverage to initiate) | \$500 | \$1,000 |
| Out-of-Pocket Maximum Per Insured Person, per Policy Year | \$8,500 | \$22,000 |
| Hospital Room and Board Expenses | 80% | 60% |
| Inpatient/Outpatient Surgery | 80% | 60% |
| Physician's Visits | 100% after a \$25 Copay per visit (Deductible waived) | 60% |
| Diagnostic X-Ray Services & Laboratory Procedures | 80% | 60% |
| Medical Emergency Expenses Copay waived if admitted (Deductible waived) | 80% after a \$100 Copay per visit | 80% after a \$100 Copay per visit |
| Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/ | 100% (Deductible waived) | 60% |
| Prescription Drugs, 31-day supply per prescription (Deductible waived) | At pharmacies contracting with UnitedHealthcare Pharmacy: 100% after a: Tier 1: \$25 Copay Tier 2: \$50 Copay Tier 3: \$75 Copay | 60% after a Generic: \$25 Copay Brand-Name: \$50 Copay 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. |

Coverage Periods & Cost

| | Fall 08/01/24 - 12/31/24 | Spring/Summer (New Students) 01/01/25 - 07/31/25 | Summer 05/16/25 - 07/31/25 |
|---------------------------|-----------------------------|--|-------------------------------|
| Enrollment Periods | 06/01/24 - 09/12/24 | 10/30/24 - 01/31/25 | N/A |
| Student | \$925 | \$925 | \$391 |

To view all enrollment and coverage periods available, please visit dbu.myahpcare.com.