

# Des Moines University

## Student Health Insurance Plan 2023-2024

### Eligibility

You are eligible if you are a:

- Full-time student in clinical programs

All students must enroll in the Student Health Insurance Plan or submit a waiver request. If you do not waive by the deadline, you will automatically be enrolled and billed for Aetna Student Health Insurance to your DMU student account. Only those students who meet the waiver requirements will be allowed to waive the plan. All policies, requirements and deadlines are set forth by DMU.

Dependents are not eligible for coverage under this student health plan.

If we find out that you do not meet this eligibility requirement, we are only required to refund any premium contribution minus any claims that we have paid.

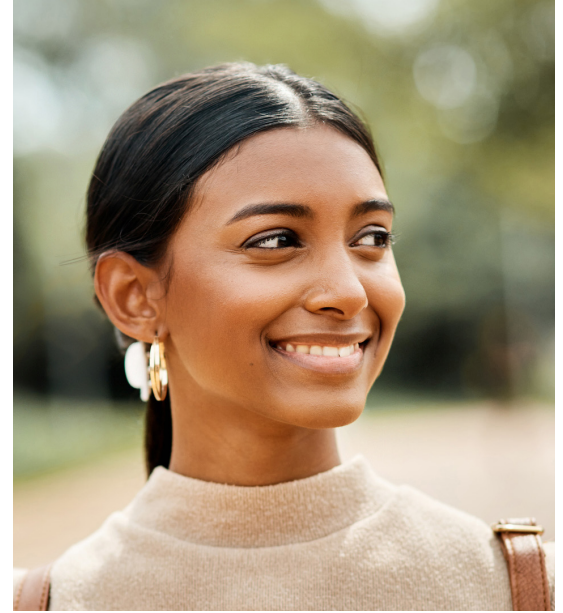
### Can I Waive?

All students are considered enrolled until an acceptable waiver is provided. Students enrolled in clinical programs who fail to complete the hard waiver process by the DMU deadline (Incoming PAs, May 15, 2023, current DO, DPM, DPT, MSA, MSBS, and PhD June, 17, 2023, and incoming DO, DPM, DPT, MSA, MSBS, OTD and PhD July 16, 2023), will be added to the Aetna Student Health Insurance Plan by these deadlines for not complying with DMU policy in completing the hard waiver process.

During the waiver period the waiver will be available online at [dmu.myahpcare.com](https://dmu.myahpcare.com).

### Important Changes For This Year

- Added \$100 RX Debuctible
- Change Tier 4 Copay from \$125 to 80% Coinsurance



### More Information

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

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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 **Aetna PPO**.

# Des Moines University 2023-2024

## Benefits (deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Benefit Maximum Per Insured Person, per Policy Year		Unlimited
Deductible Per Insured Person, per Policy Year	\$500	\$1,000
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year (Combined In-Network and Out-of-Network)		\$6,600
Hospital Room and Board Expense	80% after a \$100 Copayment	50% after a \$200 Copayment
Inpatient/Outpatient Surgery	80%	50%
Physician, Specialist, including Consultants Office visits, and Behavioral Health	100% after a \$30 Copayment	100% after a \$50 Copayment
Diagnostic Testing	80%	50%
Hospital Emergency Room	80% after a \$250 Copayment	80% after a \$250 Copayment
Preventive Care Services For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	100% (deductible waived)	50%
Prescription Drugs, Up to 30-day supply per prescription (\$100 deductible)	At pharmacies contracting with Aetna 100% after a: Tier 1 - Preferred Generic Drug: \$15 Copayment Tier 2 - Preferred Brand-Name Drug: \$45 Copayment Tier 3 - Non-Preferred Generic/Brand-Name Drug: \$75 Copayment Tier 4 - Specialty Drug: 80%	80% after a: Tier 1 - Preferred Generic Drug: \$15 Copayment Tier 2 - Preferred Brand-Name Drug: \$45 Copayment Tier 3 - Non-Preferred Generic/Brand-Name Drug: \$75 Copayment Tier 4 - Specialty Drug: 80%

## Rates

	INCOMING PA (1 <sup>ST</sup> YR PA)* 08/01/2023 - 07/31/2024	CONTINUING STUDENTS (2 <sup>ND</sup> YR+) 08/01/2023 - 07/31/2024	INCOMING NEW STUDENTS 08/01/2023 - 07/31/2024
Student	\$3,394	\$3,394	\$3,394
*Incoming PA students pay for June and July			

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