

Des Moines University

Student Health Insurance Plan

2024-2025



More Information

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

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 by DMU.

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

If we find out you do not meet this eligibility requirement, we are only required to refund any premium contribution minus any claims 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 (first year PAs: May 17, 2024; continuing DO, DPM, DPT, MSA, MSBS, and PhD students: June 17, 2024; incoming new DO, DPM, DPT, MSA, MSBS, OTD, and PhD students: July 19, 2024), 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.

What's Included?

- Aetna is the Preferred Provider and will provide maximum benefits at lowest cost
- Access to ASAP - Academic Student Assistance Program
- Access to Telehealth and Behavioral Health through AcademicLiveCare (ALC)
- Optional Dental and Vision Plans

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.**

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 Person, per Policy Year		Unlimited
Deductible Per Person, per Policy Year	\$500	\$1,000
Out-of-Pocket Maximum Per 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
Urgent Care	80% after a \$50 Copayment	50% after a \$75 Copayment
	At pharmacies contracting with Aetna	
	100% after a:	80% after a:
Prescription Drugs Up to 30-day supply per prescription (\$100 Deductible)	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%	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%
Preventive Care Services For more information, visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	50%

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 dmu.myahpcare.com.

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

Coverage Periods & Rates

	FIRST YEAR PA STUDENTS (FIRST YEAR PA)* 08/01/2024 - 07/31/2025	CONTINUING STUDENTS (SECOND YEAR+) 08/01/2024 - 07/31/2025	INCOMING NEW STUDENTS 08/01/2024 - 07/31/2025
Student	\$ 3,699	\$ 3,699	\$ 3,699

*First year PA students pay for June and July

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