

# Dallas Theological Seminary

## Student Health Insurance Plan



### Eligibility

**All students taking six (6) or more credit hours and all Doctor of Theology students taking three (3) or more credit hours** are *required* to purchase this insurance plan unless proof of comparable coverage is furnished by September 30, 2022.

**All International students taking one (1) or more credit hours** are *required* to purchase the insurance plan unless proof of comparable coverage is furnished by September 30, 2022.

A student must actively attend classes for at least the first 31 days after the date for which coverage is purchased.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

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

### Additional Benefits

- Access to a Telehealth and Behavioral Health Program
- Access to Optional Discount Dental and Vision Benefits
- Coverage When Traveling
- Academic Emergency Services\*

\*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 Wellfleet.

# Dallas Theological Seminary 2022-2023

This flyer 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 Cigna.**

BENEFIT MAXIMUMS & DEDUCTIBLES	
Benefit Maximum	Unlimited
Deductible	\$ 500 per Insured Person, per Policy Year
Individual Out-of-Pocket Maximum	\$ 8,150 per Insured Person, per Policy Year
Family Out-of-Pocket Maximum	\$ 16,300 per Family, per Policy Year

BENEFIT CATEGORY Deductible applies unless otherwise stated below.	In-Network Provider	Out-of-Network Provider
	Payments are based on the Negotiated Charge for Covered Medical Expenses	Payments are based on Usual & Customary Charges for Covered Medical Expenses
Hospital Room and Board Expenses Pre-Authorization Required	70%	50%
Inpatient/Outpatient Surgery	70%	50%
Physician's Office Visits including Specialist & Consultants	100% after a \$30 Copayment (deductible waived)	50%
Rehabilitation Therapy including, Physical Therapy, Occupational Therapy, and Speech Therapy Pre-Authorization Required	70%	50%
Diagnostic Imaging Services Pre-Authorization Required	70%	50%
Laboratory Procedures (Outpatient)	70%	50%
Urgent Care Centers	70% after a \$30 Copayment (deductible waived)	50% after a \$30 Copayment (deductible waived)
Emergency Care Services	70%	70%
Prescription Drugs Limited to a 30-day supply	At pharmacies contracting with Wellfleet RX/ESI 100% after Copayment Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3: \$100 Copayment Specialty: \$100 Copayment (deductible waived)	50% of Actual Charge after Copayment Tier 1: \$20 Copayment Tier 2: \$50 Copayment Tier 3: \$100 Copayment Specialty: \$100 Copayment
Preventive Services For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (deductible waived)	50% after deductible

2022-2023 PREMIUM COSTS AND COVERAGE PERIODS			
Coverage Periods	Fall 08/15/22 - 12/31/22	Spring/Summer 01/01/23 - 08/14/23	Summer 05/09/23 - 08/14/23
Open Enrollment	08/03/22 - 09/30/22	11/30/22 - 01/30/23	05/01/23 - 06/26/23
Student	\$ 1,732	\$ 2,816	\$ 1,221
Spouse	\$ 1,732	\$ 2,816	\$ 1,221
Child	\$ 1,732	\$ 2,816	\$ 1,221

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

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