

Student Health Insurance Plan 2024-2025



Eligibility

All degree-seeking Domestic Undergraduate, Graduate and Law Students will be enrolled in the Student Health Insurance Plan (SHIP) with the ability to provide proof of comparable insurance via the waiver process. If you do not waive coverage by the waiver deadline, the premium will not be removed from your student account.

All degree-seeking International Undergraduate, Graduate, and Law & ELA Students holding an F-1 visa will be enrolled in SHIP with the ability to provide proof of comparable insurance via the waiver process. If you do not waive coverage by the waiver deadline, the premium will not be removed from your student account. International Students holding a J-1 visa are not eligible for SHIP.

What's Included?

- Telehealth solutions through AcademicLiveCare (ALC)
- Access to Academic Emergency Services (AES)*
- Access to Academic Student Assistance Program (ASAP)

Student Waiver Deadlines

| | |
|------------------------|------------|
| Undergraduate Students | 09/20/2024 |
| Graduate Students | 09/20/2024 |
| Law Students | 09/20/2024 |
| ELA Students | 09/20/2024 |

More Information

For full details of participation in the plan, please view the complete brochure online at: depaul.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 **Unitedhealthcare Choice Plus PPO**.

*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), 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 depaul.myahpcare.com.

DePaul University 2024-2025

Benefits

Deductible applies unless otherwise stated below

| | PREFERRED PROVIDER Payments are based on the PPO Allowance | OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charges |
|---|--|---|
| Benefit Maximum Per Insured Person, Per Policy Year | | Unlimited |
| Deductible Per Insured Person, Per Policy Year | \$500 | \$1,000 |
| Out-of-Pocket Maximum Per Insured Person, Per Policy Year | \$5,000 | \$10,000 |
| Inpatient Physician's Visits | 80% | 60% |
| Outpatient Physician's Visits | 100% after \$25 Copay (Deductible waived) | 60% |
| Urgent Care Center | 80% | 60% |
| Room and Board Expense | 80% | 60% |
| Medical Emergency Expenses | 80% | 80% |
| Inpatient/Outpatient Surgery | 80% | 60% |
| Diagnostic X-ray Services | 80% | 60% |
| Prescription Drugs Up to 31 day supply per prescription (Deductible waived) | 100% after a Tier 1: \$15 Copay Tier 2: \$50 Copay Tier 3: \$75 Copay | 100% after a Generic: \$50 Copay Brand-Name: \$75 Copay |
| Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/ | 100% (Deductible waived) | 60% |

Coverage Periods & Rates

| | Early Arrival 1 08/01/24 - 08/31/24 | Early Arrival 2 08/15/24 - 08/31/24 | Autumn 09/01/24 - 12/31/24 | Winter 01/01/25 - 03/31/25 | Spring 04/01/25 - 08/31/25 | Summer 1 06/16/25 - 07/20/25 | Annual 09/01/24 - 08/31/25 |
|--|--|--|----------------------------------|----------------------------------|----------------------------------|------------------------------------|----------------------------------|
| Undergraduate, Graduate & ELA Students | \$203 | \$110 | \$800 | \$800 | \$800 | \$230 | \$2,400 |
| | Early Arrival 1 08/01/24 - 08/31/24 | Early Arrival 2 08/15/24 - 08/31/24 | Autumn 08/20/24 - 12/31/24 | Spring 01/01/25 - 08/19/25 | Summer 06/01/25 - 08/19/25 | Annual 08/20/24 - 08/19/25 | |
| Law Students | \$203 | \$110 | \$1,200 | \$1,200 | \$526 | \$2,400 | |

To view all coverage periods available, please visit depaul.myahpcare.com