



A STUDENT HEALTH PLAN **FOR YOU!**

AM I ELIGIBLE?

Domestic students enrolled in a degree-granting program taking a minimum of 9+ credits (not enrolled exclusively in online courses or short-term courses) are required to enroll in the Dean College student health insurance plan unless proof of comparable coverage has been provided to waive.

HOW DO I WAIVE/ OPT-OUT?

In order to waive the insurance, students must provide proof of a Massachusetts Qualified Student Health Plan by completing a waiver online at dean-dom.myahpcare.com/waiver. A qualifying health insurance plan is one that provides reasonable and comprehensive coverage of health services that include: preventive and primary care, emergency services, hospitalization benefits, ambulatory patient services and mental health services. Any health plan must provide reasonably accessible health services to the student in the area where the student attends school. Out-of-state Medicaid and health insurance policies from other countries are not acceptable. You will need your seven-digit Dean student ID number, date of birth and health insurance information to complete this process.

Please view the complete brochure on-line at dean-dom.myahpcare.com for full details of participation in the plan.

ADDITIONAL BENEFITS

- Access to a 24-hour nurse line, telehealth and behavioral health services
- Coverage when traveling
- Academic Emergency Services*



DEAN COLLEGE 2022 - 2023

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. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from providers who are a part of the **Preferred Provider Organization**.

BENEFIT MAXIMUMS & DEDUCTIBLES	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Deductible per Insured Person, per Policy Year	N/A	\$ 250
Out-of-Pocket Maximum per Insured Person, per Policy Year	\$ 8,700	

COVERAGE PERIOD & COST

Annual	08/01/22 - 07/31/23
Enrollment Deadline	06/01/22 - 09/15/22
Waiver Periods	06/01/22 - 09/15/22
Student	\$ 2,438.76
Spring/Summer <small>(new students only)</small>	01/01/23 - 07/31/23
Enrollment Deadline	12/01/22 - 02/01/23
Waiver Periods	12/01/23 - 02/01/23
Student	\$ 1,422.61

To view all enrollment and coverage periods available,
please visit dean-dom.myahpcare.com

BENEFITS	Deductible applies unless otherwise stated below	
IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER	
<small>Member cost payments are based on the allowable charge</small>		<small>Member cost payments are based on the allowable charge</small>
Preventive Care	No Charge	20%
Emergency Room Visits	\$50 per visit (waived if admitted or for an observation stay)	\$50 per visit (waived if admitted or for an observation stay)
Office or health center visits (no charge for visits with Dean College Health Service)	\$25 per visit	20%
Diagnostic X-rays and lab tests, including CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	No charge	20%
Surgery and related anesthesia	Office and health center services \$25 per visit	20%
	Hospital and other day surgical facility services No Charge	20%
General or chronic disease hospital care (as many days as medically necessary)	No charge	20%
Prescription Drug Benefit	Retail Pharmacy (30-Day Supply)	
	Tier 1: \$10	
	Tier 2: \$25	
	Tier 3: \$50	Not covered
	Tier 4: 30% Coinsurance	
	Tier 5: 30% Coinsurance	
	Mail Service Pharmacy (90-Day Supply)	
	Tier 1: \$20	
	Tier 2: \$50	Not covered
	Tier 3: \$100	
	<small>Copayment waived for restorative dental services and orthodontic treatment or prosthetic management therapy for members under age 18 to treat conditions of cleft lip and cleft palate.</small>	