



## A STUDENT HEALTH PLAN **FOR YOU!**

### AM I ELIGIBLE?

All International students are required to maintain this insurance. To ensure compliance with the Massachusetts State Law, students are automatically billed for this Student Health Insurance Plan each year.

To be eligible for coverage you must:

1. Meet the enrollment requirements stated in the Insurance Information Schedule;
2. Pay the required premium; and
3. Attend classes for at least the first 31 days of the period for which premium has been paid.

Please view the complete brochure on-line at [dean.myahpcare.com](http://dean.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 INTERNATIONAL 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
Student	\$ 2,438.76
Spring/Summer <small>(New Students Only)</small>	01/01/23 - 07/31/23
Student	\$ 1,422.61

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

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

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Blue Cross Blue Shield of Massachusetts.

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 [dean.myahpcare.com](http://dean.myahpcare.com).