

Dean College 2020-2021

Student Health Insurance Plan

Eligibility

To be eligible for coverage you must:

1. Meet the enrollment requirements stated in the Insurance Information Schedule; and
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, except in the case of medical withdrawal.

If you are eligible to be covered under this Program, you are automatically enrolled unless you can certify that you have comparable coverage.

How do I Waive?

In order to waive the insurance, students must provide proof of a Massachusetts Qualified Student Health Plan by completing a waiver online at dean.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.myahpcare.com for full details of participation in the plan.

Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services



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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

Deductible	In-Network Provider: N/A Out-of-Network Provider: \$250
Out-of-Pocket Maximum	\$5,450 per Insured Person, per Policy Year

BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider
	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on Usual and Customary Charges</i>
Preventive Care	No Charge	20% after deductible
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 of health center visits	\$20 per visit	20% after deductible
Diagnostic X-rays and lab tests, including CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	No Charge	20% after deductible
Surgery and related anesthesia	\$20 per visit**	20% after deductible
• Office and health center services	No Charge	20% after deductible
• Hospital and other day surgical facility services	No Charge	20% after deductible
General or chronic disease hospital care (as many days as medically necessary)	No Charge	20% after deductible
Prescription Drug Benefits		
• Retail Pharmacy (30-Day Supply)	\$10 for Tier 1 \$25 for Tier 2 \$50 for Tier 3	Not Covered
• Mail Service Pharmacy (90-Day Supply)	\$20 for Tier 1 \$50 for Tier 2 \$100 for Tier 3	Not Covered

**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.

2020-2021 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual 08/01/2020 - 07/31/2021	Spring/Summer 01/01/2021 - 07/31/2021
Open Enrollment Periods	06/01/2020 - 09/15/2020	12/01/2020 - 02/01/2021
Waiver Periods	06/01/2020 - 09/15/2020	12/01/2020 - 02/01/2021
Student	\$1,199.00	\$1,119.00

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