

DEAN COLLEGE - DOMESTIC

Student Health Insurance Plan 2023-2024



Eligibility

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.

What's Included?

- Access to a 24-hour nurse line, telehealth and behavioral health services
- Coverage while 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, Inc. (AHP).

More Information

For full details of participation in the plan, please view the complete brochure online at: dean-dom.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 visit dean-dom.myahpcare.com/additionalresources

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 BCBS MA Blue Choice PPO.**

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-dom.myahpcare.com.

Dean College Domestic 2023-2024

Benefits (Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Member cost payments are based on the allowable charge	OUT-OF-NETWORK PROVIDER Member cost payments are based on the allowable charge
Deductible Per Insured Person, per Policy Year	N/A	\$250
Out-of-Pocket Maximum Per Insured Person, per Policy Year		\$8,700
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	Office and health center services 20%
	Hospital and other day surgical facility services No Charge	Hospital and other day surgical facility services 20%
General or chronic disease hospital care (as many days as medically necessary)	No Charge	20%
Prescription Drugs	Retail pharmacy (30-day supply) Tier 1: \$10 Tier 2: \$25 Tier 3: \$50 Tier 4 / Tier 5: 30% Coinsurance Mail Service Pharmacy (90-day supply) Tier 1: \$20 Tier 2: \$50 Tier 3: \$100	Not Covered
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)

**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.

Rates & Coverage Periods

	ANNUAL 08/01/2023 - 07/31/2024	SPRING / SUMMER (New Students Only) 01/01/2024 - 07/31/2024
Enrollment/Waiver Periods	06/01/2023 - 9/15/2023	12/01/2023 - 02/01/2024
Student	\$2,645.16	\$1,543.01

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