

# DEAN COLLEGE - DOMESTIC

## Student Health Insurance Plan 2024-2025



### 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 by Massachusetts State law to enroll in the Student Health Insurance plan OR be covered by a qualified health insurance plan with comparable coverage. To ensure compliance with this law, students are automatically billed for the Student Health Insurance.

### How Do I Waive/Opt-Out?

If the student is covered by a qualified health insurance plan, the student must submit a waiver request online, by the waiver deadline, at [dean-dom.myahpcare.com/waiver](https://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
- Access to Academic Emergency Services (AES)\*

\*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 [dean-dom.myahpcare.com](https://dean-dom.myahpcare.com).

### More Information

For full details of participation in the plan, please view the complete brochure online at: [dean-dom.myahpcare.com](https://dean-dom.myahpcare.com)

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](https://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [dean-dom.myahpcare.com/additionalresources](https://dean-dom.myahpcare.com/additionalresources)

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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. **The PPO network is Blue Care Elect.**

# Dean College Domestic 2024-2025

## Benefits (Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Member cost payments are based on the Allowed Charge	OUT-OF-NETWORK PROVIDER Member cost payments are based on the Allowed Charge
Deductible Per Insured Person, per Policy Year	\$0	\$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%	Not Covered
	Mail Service Pharmacy (90-day supply) Tier 1: \$20 Tier 2: \$50 Tier 3: \$100	
Preventive Care	No Charge	20%
Emergency Room Visits (Copayment waived if admitted or for an observation stay)	\$50 per visit	\$50 per visit (Deductible waived)

## Coverage Periods & Rates

	ANNUAL 08/01/2024 - 07/31/2025	SPRING / SUMMER (New Students Only) 01/01/2025 - 07/31/2025
Enrollment/Waiver Periods	05/31/2024 - 09/16/2024	12/02/2024 - 02/03/2025
Student	\$3,277.08	\$1,911.63

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