

DEAN COLLEGE - INTERNATIONAL

Student Health Insurance Plan 2023-2024



Eligibility

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.

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, LCC, 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-intl.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-intl.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.**

Dean College International 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
Student	\$2,645.16	\$1,543.01

To view more information, please visit dean-intl.myahpcare.com