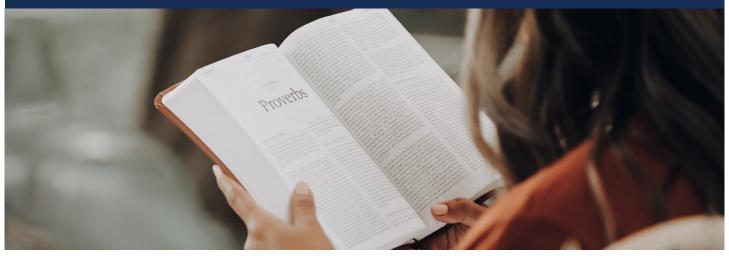
Fuller Theological Seminary | Domestic 2022-2023

Student Health Insurance Plan



Eligibility

All eligible registered Ph.D. Students in Southern California or School of Psychology Students on the Pasadena campus taking the required credit hours are automatically enrolled in this insurance plan, unless proof of comparable coverage is furnished (via filling out an Insurance Waiver). If the Student Health Insurance Plan is not waived, students will be enrolled in the plan by default.

All other eligible registered students taking the required credit hours may enroll in this insurance plan.

Please view to complete brochure online at fuller.myahpcare.com for full details of participation in the plan.

PLAN BASICS

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.

BENEFIT MAXIMUMS & DEDUCTIBLES			2022-2023 PREMIUM COSTS* AND COVERAGE PERIODS				
	IN-NETWORK COVERAGE	OUT-OF-NETWORK COVERAGE	COVERAGE	FALL	FALL WINTER	SPRING	SUMMER
Benefit Maximum	Unlimited		PERIODS	09/20/2022 - 12/19/2022	12/20/2022 - 03/19/2023	03/20/2023 - 06/19/2023	06/20/2023 - 09/19/2023
Deductible per Insured Person, per Policy Year	\$ 500	\$ 1,000	Student	\$ 1,110.00	\$ 1,110.00	\$ 1,110.00	\$ 1,110.00
Individual Out-of-Pocket Maximum per Insured Person, per Policy Year	\$ 5,000	\$ 10,000	Spouse	\$ 1,110.00	\$ 1,110.00	\$ 1,110.00	\$ 1,110.00
Family Out-of-Pocket Maximum per Family, per Policy Year	\$ 10,000	\$ 20,000	Child ¹	\$ 1,110.00	\$ 1,110.00	\$ 1,110.00	\$ 1,110.00

¹Coverage for two or more children is calculated at the child rate times two *Admin fee of \$20.00 to be applied to fee

	Adminiee of \$20.00 to be applied to ree					
BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider				
Deductible applies unless otherwise stated stated below.	Payments are based on the Negotiated Charge	Payments are based on the Recognized Charge				
Hospital and Other Facility Care	80% per visit	50% per visit				
Inpatient/Outpatient Surgery	80% per visit	50% per visit				
Physician, specialist including Consultants Office Visits	100% after a \$25 copayment per visit	50% per visit				
Walk-In Clinic Visits	100% after a \$25 copayment per visit	50% per visit				
Outpatient physical, occupational, speech, and cognitive therapies (including Cardiac and Pulmonary Therapy)	80% per visit	50% per visit				
Hospital Emergency Room	100% after a \$150 copayment per visit	100% after a \$150 copayment per visit				
Urgent Care	80% per visit	50% per visit				
Diagnostic Testing	80% per visit	50% per visit				
Prescription Drugs, including specialty drugs (deductible waived)	100% after a Generic: \$20 copayment Preferred Brand-Name: \$50 copayment Non-Preferred Brand-Name: \$60 copayment	Not Covered				
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (deductible waived)	Not Covered				

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.