



A STUDENT HEALTH PLAN FOR YOU!

AM I ELIGIBLE?

All international students holding an “F-1” or “J-1” visa and enrolled at Houston Community College will be automatically enrolled in and billed each semester for coverage under the Plan unless a waiver of coverage has been submitted and approved online at hccs.myahpcare.com/waiver by the waiver deadline date each semester. No waivers will be accepted after the waiver deadline date. Dependent coverage is no longer available under this plan.

A student who initially waived coverage under the Plan but subsequently experiences ineligibility under another creditable coverage plan may elect to enroll for coverage under the Plan within 31 days of the date of ineligibility. Proof of ineligibility under another creditable coverage is required at the time the enrollment form is submitted.

An eligible student must actively attend classes at the college for at least the first 45 days of the period for which he or she is enrolled. Students who fully withdraw after 45 days will remain covered under the Plan and no refund will be made. Eligibility requirements must be met each time premium is paid to continue coverage. The Company maintains the right to investigate student status and attendance records to verify that the Plan eligibility requirements have been met. If it is discovered that the Plan eligibility requirements have not been met, the Company’s only obligation is to refund premium, less any claims paid.

WAIVER/OPT-OUT

If you have other adequate health insurance and would like to waive out of the Student Health Insurance Plan, you must go online to complete an online waiver at hccs.myahpcare.com by the deadline dates each semester. The waiver deadline date for Fall is September 21, 2022, the Spring/Summer deadline is February 15, 2023 and the Summer deadline is June 7, 2023.

Please view the complete brochure on-line at hccs.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*

HOUSTON COMMUNITY COLLEGE 2022-2023

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 Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. **The PPO network is Aetna PPO.**

BENEFIT MAXIMUMS & DEDUCTIBLES

	NETWORK PROVIDER	NON-NETWORK PROVIDER
Benefit Maximum per Insured Person, per Policy Year		Unlimited
Deductible per Insured Person, per Policy Year	\$ 500	\$ 1,500
Out-of-Pocket Maximum per Insured Person, per Policy Year	\$ 7,150	\$ 30,000

BENEFIT CATEGORY

Deductible applies unless otherwise stated below

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on Usual and Charge
Hospital Room and Board Expense	80% per admission	50% per admission
Inpatient/Outpatient Surgery	80%	50%
Physician's and Specialist Office Hour Visits	100% after a \$35 Copayment per visit	50% after a \$15 Copayment per visit
Diagnostic Testing	80% per visit	50% per visit
Outpatient Physical, Occupational, Speech, and Cognitive Therapies	80% per visit	50% per visit
Hospital Emergency Room	80% after a \$150 Copayment per visit	80% after a \$150 Copayment per visit
Prescription Drugs , including specialty drugs (Deductible waived)	At pharmacies contracting with Aetna 100% after a Generic: \$20 Copayment Preferred Brand-Name: \$40 Copayment Non-Preferred Brand-Name: \$80 Copayment	100% after a Generic: \$20 Copayment Preferred Brand-Name: \$40 Copayment Non-Preferred Brand-Name: \$80 Copayment
Preventive Care Services For more information, please visit healthcare.gov/coverage/preventive-care-benefits/	100% (Deductible waived)	50%

COVERAGE PERIOD & COST

Fall Student	08/22/22 - 01/16/23 \$ 867	Spring/Summer Student	01/17/23 - 08/21/23 \$ 1,272	Summer Student	06/05/23 - 08/21/23 \$ 457
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New
Students
Only

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

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Aetna.

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 hccs.myahpcare.com.