

# Houston Community College

## Student Health Insurance Plan

### 2024-2025



#### What's Included?

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services\*

#### More Information

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

\*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), a Risk Strategies Company.

#### Eligibility

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](https://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.

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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](https://hccs.myahpcare.com) by the deadline dates each semester. The waiver deadline date for Fall is September 19, 2024, the Spring/Summer deadline is February 13, 2025 and the Summer deadline is June 05, 2025.

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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 Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. **The PPO network is Aetna 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 [hccs.myahpcare.com](https://hccs.myahpcare.com).

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

Benefits		
(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
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	\$9,100	\$30,000
Hospital Room and Board Expense	80% per admission	80% 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 \$300 Copayment per visit	80% after a \$300 Copayment per visit
Prescription Drugs, includes specialty drugs (Deductible waived)	At pharmacies contracting with Aetna 100% after a Generic: \$20 Copayment Preferred-Brand Name: 20% Non-Preferred Brand-Name: 30%	100% after a Generic: \$20 Copayment Preferred-Brand Name: 20% Non-Preferred Brand-Name: 30%
Preventive Care Services For more information, please visit <a href="https://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a> .	100% (Deductible waived)	50%

Rates & Coverage Periods			
	Fall 08/19/2024 - 01/12/2025	Spring Summer 01/13/2025 - 08/17/2025	Summer (New Students Only) 06/02/2025 - 08/17/2025
Student	\$897	\$1,324	\$470

To view all enrollment and coverage periods available, please visit [hccs.myahpcare.com](https://hccs.myahpcare.com).