

Iowa State University - Graduate Assistants/Visiting Scholars

Student Health Insurance Plan 2024-2025



Eligibility

Graduate Assistants

Graduate assistants with a teaching, research, or administrative assistantship are required to be enrolled in the Self Only medical insurance.

Domestic graduate assistants may enroll their spouse/domestic partner and dependent children. Dependents must be added within 31 days of your hire or a Qualifying Event.

Dependents accompanying international students must be enrolled in the ISU Student Health Insurance.

Visiting Scholars

ALL incoming non-benefits eligible Visiting Scholars are required to enroll themselves, including any accompanying dependents, in ISU Student and Scholar Health Insurance. NOTE: Postdocs are not classified as Visiting Scholars.

What's Included?

- Telehealth solution through AcademicLiveCare (ALC)
- Access to Academic Student Assistance Program (ASAP)
- Optional Vision available through EyeMed
- Optional Dental available through Delta Dental

More Information

For full details of participation in the plan, please view the complete brochure online at: iastate.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 iastate.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 POS network is **Wellmark Blue**.

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Student Health Center: Benefits will be paid at 100% for Covered Medical Expenses incurred at the Thielen Student Health Center.

Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Rate	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Benefit Maximum Per Person, Per Policy Year	Unlimited	
Individual Deductible Per Insured Person, per Policy Year	\$450	\$600
Family Deductible Per Family Insured Person, per Policy Year	\$900	\$1,200
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$4,100	\$8,200
Family Out-of-Pocket Maximum Per Family Insured Person, per Policy Year	\$8,200	\$8,200
Office Visits	80%	60%
Urgent Care	80%	60%
Hospital Visit	80%	60%
Emergency Room Care	100% after a \$100 Copay	100% after a \$100 Copay
Prescription Drugs Up to a 30-day supply	At pharmacies contracting with Wellmark Blue RX 100% after a: Tier 1: \$10 Copay Tier 2: \$20 Copay Tier 3: \$20 Copay	100% after a: Tier 1: \$10 Copay Tier 2: \$20 Copay Tier 3: \$20 Copay
Preventive Care For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	100%	Not covered

Monthly Coverage & Rates - Graduate Assistants/Visiting Scholars

	GA Contribution	Visiting Scholars
Student	N/A	\$290
Spouse/Domestic Partner	\$226	\$607
One Child	\$189	\$516
Family	\$421	\$833

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