



- Access to broad network through Blue Cross Blue Shield PPO
- Physical and behavioral telehealth services
- Access to Cigna Dental & VSP Vision discount program
- Access to a Student Assistance Program
- Academic Emergency Services*
- Coverage when traveling

New Insurance carrier is GeoBlue. All full-time International Students are automatically enrolled in and billed for the student health insurance plan unless proof of comparable coverage is received by the published deadline. Insured Students who are enrolled in the Student Health Plan may also enroll their eligible dependents.

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 Blue Cross Blue Shield PPO.**
*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

BENEFIT MAXIMUMS & DEDUCTIBLES

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Benefit Maximum		Unlimited
Individual Deductible Per Covered Person, Per Coverage Year	\$ 250	\$ 500
Individual Out-of-Pocket Maximum Per Covered Person, Per Coverage Year	\$ 7,900	\$ 15,900
Family Out-of-Pocket Maximum For All Insureds in a Family, per Policy Year	\$ 15,000	\$ 31,800

BENEFITS (deductible applies unless otherwise stated below)

IN-NETWORK PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
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Treatment at an Urgent Care Facility

80%	60%
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Hospital and Physician Outpatient Services

80%	60%
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Physician's Office Visits

80% after a \$20 Copayment	60%
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Inpatient Hospital Services

80%	60%
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Emergency Hospital Services Copayment waived if admitted

80%	60%
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Prescription Drugs Prescription Drug Program with the Copayment stated below.

Limited to 31 day supply for initial fill or refill.

Generic Drugs:

\$20 Copayment	N/A
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Brand Name Drugs:

\$50 Copayment

Injectables:

50% Copayment

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

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 ivytech.myahpcare.com.

COVERAGE & COST

Fall 1	08/15/22 - 12/31/22
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Student	\$637.96
Spouse	\$1,877.46
Each Child	\$947.55

Fall 2	10/20/22 - 12/31/22
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Student	\$335.61
Spouse	\$986.61
Each Child	\$498.21

Spring 1	01/01/23 - 08/14/23
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Student	\$1,038.08
Spouse	\$3,053.58
Each Child	\$1,541.49

Spring 2	03/22/23 - 08/14/23
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Student	\$670.22
Spouse	\$1,972.22
Each Child	\$995.42

Summer	05/23/23 - 08/14/23
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Student	\$381.22
Spouse	\$1,121.40
Each Child	\$566.09