

# Ivy Tech Community College

## Student Health Insurance Plan 2023-2024

### Eligibility

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.

### What's Included?

- 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



### Benefits (Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER <small>Payments are based on the Allowed Amount</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Allowed Amount</small>
Benefit Maximum	Unlimited	
Individual Deductible Per Covered Person, Per Coverage Year	\$ 250	\$ 500
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$7,900	\$15,900
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$15,000	\$31,800
Treatment at an Urgent Care Facility	80%	60%
Hospital and Physician Outpatient Services	80%	60%
Physician's Office Visits	80% after a \$20 Copayment	60%
Inpatient Hospital Services	80%	60%
Emergency Hospital Services Copayment waived if admitted	80%	60%
Prescription Drugs Prescription Drug Program with the Copayment stated under In-network Provider	Limited to 31 day supply for initial fill or refill. Generic Drugs: \$25 Copayment Brand Name Drugs: \$50 Copayment Injectables: 50% Copayment	N/A

### Coverage & Cost

	Fall 1 08/15/23 - 12/31/23	Fall 2 10/16/23 - 12/31/23	Spring 1 01/01/24 - 08/14/24	Spring 2 03/18/24 - 08/14/24	Summer 05/13/24 - 08/14/24
Student	\$654.80	\$362.77	\$1,069.86	\$707.10	\$442.57
Spouse	\$1,928.14	\$1,068.17	\$3,149.19	\$2,081.02	\$1,303.53
Each Child	\$973.07	\$539.09	\$1,589.60	\$1,050.51	\$657.77

### More Information

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

### Questions

To view Frequently Asked Questions or submit a request, please visit:  
[help.ahpcare.com](http://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit  
[ivytech.myahpcare.com/additionalresources](http://ivytech.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 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, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP).

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](http://ivytech.myahpcare.com).