

The insurance is limited to students who are actively enrolled in a clinical, practicum, internship, or co-operative course that requires proof of coverage as a condition of participation.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis through Academic HealthPlans. There is no automatic re-enrollment. The student must re-enroll their dependent(s) each semester by the semester deadline. To view rates and enrollment information, please go to lonestar.myahpcare.com.

## YOU GET ONLINE ACCESS TO:

- View and download complete plan description
- Find provider and pharmacy information
- Download eligibility/enrollment information

- Download a temporary ID Card
- Customer service, claims and benefit information
- Online enrollment in the health insurance plan



## Lone Star College System - Interns 2021-2022

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.** 

MAXIMUMS & DEDUCTIBLES	NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Benefit Maximum Per Member, per Policy Year		mited
Individual Deductible Per Insured Person, per Policy Year	\$ 500	\$ 1,000
Family Deductible Per Family, per Policy Year	\$ 1,500	\$ 3,000
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$ 6,850	\$ 13,700
Family Out-of-Pocket Maximum Per Family, per Policy Year	\$ 13,700	\$ 27,400

## **COVERAGE & COST**

Fall	08/10/21 - 12/31/21
Open Enrollment	04/12/21 - 10/08/21
Student	\$ 844.00
Spouse	\$ 844.00
Each Child <sup>1</sup>	\$ 844.00
Spring/Summer	01/01/22 - 08/09/22
Open Enrollment	11/02/21 - 03/04/22
Student	\$ 1,295.00
Spouse	\$ 1,295.00
Each Child <sup>1</sup>	\$ 1,295.00
Summer	06/01/22 - 08/09/22
Open Enrollment	03/15/22 - 06/10/22
Student	\$ 410.00
Spouse	\$ 410.00
Each Child <sup>1</sup>	\$ 410.00

<sup>1</sup>Coverage for two (2) or more children is calculated at the child rates times two (2).

To view all enrollment and coverage periods available, please visit <u>lonestar.myahpcare.com</u>.

BENEFITS (deductible applies unless otherwise stated below)			
NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge		
Hospital Room and Board Expense			
80% per admission	60% per admission		
Inpatient/Outpatient Surgery			
80% per visit	60% per visit		
Physician and specialist services			
100% after a \$35 Copayment per visit (deductible waived)	60% per visit		
Diagnostic Testing			
80% per visit	60% per visit		
Hospital Emergency Room (deductible waived)			
80% after a \$150 Copayment per visit	80% after a \$150 Copayment per visit		
Preventive Care Services			
100% per visit (deductible waived)	60% per visit		
Prescription Drugs (deductible waived)			
At pharmacies contracting with Aetna			
100% after a	50% after a		
\$15 Copayment per Generic Drug	\$15 Copayment per Generic Drug		
\$30 Copayment per Preferred Brand-Name Drug	\$30 Copayment per Preferred Brand-Name Drug		
\$40 Copayment per Non-Preferred Brand-Name Drug	\$40 Copayment per Non-Preferred Brand-Name Drug		

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 lonestar.myahpcare.com.