

# Lamar University- Domestic 2020-2021

## Student Health Insurance Plan

### Eligibility

All registered **Domestic Undergraduate Students** taking nine (9) or more credit hours (six (6) or more during summer sessions) are eligible to participate in the Student Health Insurance Plan on a voluntary basis.

All registered **Domestic Graduate Students** taking six (6) or more credit hours (three (3) or more during the summer sessions) are eligible to participate in the plan on a voluntary basis.

Academic Partnership and Distance Learning students are not eligible for the plan.

Dependents are no longer eligible to enroll in the Student Health Insurance Plan.

To view rates and enrollment information, please go to [lamar.myahpcare.com](http://lamar.myahpcare.com).

Please view the complete brochure on-line at [lamar.myahpcare.com](http://lamar.myahpcare.com) for full details of participation in the plan.

### Available Benefits

- Access to 24-Hour Medical and Mental Health Telemedicine Services
- Coverage when traveling
- Academic Emergency Services



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## Student Health Insurance Plan

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 UnitedHealthcare Choice Plus.

### BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum	Unlimited, per Insured Person, per Policy Year		
Deductible	Preferred Provider:	\$500	per Insured Person, per Policy Year
	Out-of-Network Provider:	\$1,000	per Insured Person, per Policy Year
Out-of-Pocket Maximum	Preferred Provider:	\$7,350	per Insured Person, per Policy Year
	Out-of-Network Provider:	\$15,000	per Insured Person, per Policy Year

BENEFIT CATEGORY <i>(Deductible applies unless otherwise stated stated below)</i>	Preferred Provider	Out-of-Network Provider
	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on the Usual and Customary Changes</i>
Hospital Room & Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Physician's Visits	100% after a \$30 Copay per visit (Deductible Waived)	60%
Diagnostic X-ray Services & Laboratory Procedures	80%	60%
Medical Emergency Expense \$150 Copayment per visit (Deductible Waived)	80%	80%
Prescription Drugs 31-day supply per prescription	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a \$20 Copay per Tier 1 \$60 Copay per Tier 2 80% Coinsurance for Tier 3 (Deductible Waived)	60%  Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.
Preventive Care Services For more information, please visit <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a>	100% (Deductible Waived)	60%

### 2020-2021 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Fall	Spring/Summer	Summer
	08/17/2020 - 12/31/2020	01/01/2021 - 08/16/2021	05/10/2021 - 08/16/2021
Open Enrollment	06/29/2020 - 09/28/2020	11/30/2020 - 02/15/2021	04/30/2021 - 06/28/2021
Graduate Students	\$1,835.00	\$3,053.00	\$1,325.00
Undergraduate Students	\$1,316.00	\$2,190.00	\$951.00

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

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 [lamar.myahpcare.com](https://lamar.myahpcare.com).