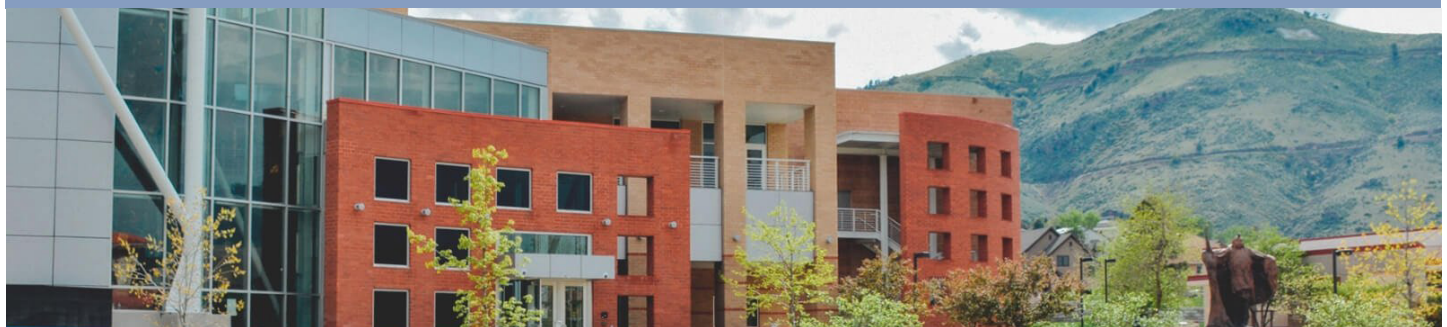


# Colorado School of Mines 2022-2023 Student Health Insurance Plan



## Eligibility

- All degree-seeking students, regardless of credit hours (*Online only degree students are NOT eligible.*)
- All International Students (F and J visas), regardless of degree-seeking status, must purchase the Student Health Insurance Plan, unless they meet specific requirements to waive.  
Please view the complete brochure online at [csm.myahpcare.com](http://csm.myahpcare.com) for full details of participation in the plan.

## How to Waive

If you have other adequate health insurance and would like to waive the Student Health Insurance Plan, you must go online to [csm.myahpcare.com](http://csm.myahpcare.com) and complete the online waiver by the deadline dates each semester. The Annual/Fall waiver period begins **July 15, 2022** and the waiver deadline is **September 7, 2022**. The Spring/Summer (new students) waiver period opens **December 15, 2022** and the deadline to waive is **January 25, 2023**.

## PLAN HIGHLIGHTS

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. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of **Anthem Blue Access Network**.

### BENEFIT MAXIMUMS & DEDUCTIBLES

	In-Network Provider Member Cost	Out-of-Network Provider Member Cost
Overall Deductible (Not applicable to Preventive Services)	\$0 student	\$1,000 student
Out-of-Pocket Limit	\$2,000 student	\$4,000 student

BENEFIT CATEGORY Deductible applies unless otherwise stated below.	In-Network Provider	Out-of-Network Provider
	Member payment based on the Allowed Amount	Member payment based on the Allowed Amount
Hospital Stay, including Room & Board	20% after a \$250 copay	40% (deductible waived)
Inpatient/Outpatient Surgery	20%	40%
Primary Care Office Visit to Treat an Injury or Illness	\$25 copay per visit	40% after a \$25 copay per visit (deductible waived)
Diagnostic Services: X-ray & Lab	20%	40%
Emergency Room Facility Services (deductible waived) Copay waived if admitted	20% after a \$100 copay per visit	20% after a \$100 copay per visit
Prescription Drugs (deductible waived) Covers up to a 30-day supply (retail only) Tier 1 - Lower Cost Generic Tier 2 - Preferred Brand Tier 3 - Non-Preferred Brand	At pharmacies contracting with Anthem Rx 100% after a: Tier 1: \$15 copay Tier 2: \$30 copay Tier 3: \$60 copay	Not Covered
Preventive Care For more information, please visit <a href="http://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	No Charge (deductible waived)	40%

### 2022-2023 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual 08/01/22 - 07/31/23	Spring/Summer (New Students) 01/01/23 - 07/31/23	Summer I 05/15/23 - 07/31/23
Student	\$2,810	\$1,632	\$601



To view all enrollment and coverage periods available, please visit [csm.myahpcare.com](http://csm.myahpcare.com).  
\*Premium rates are pending Department of Insurance (DOI) review and approval and are subject to change.

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

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 [csm.myahpcare.com](http://csm.myahpcare.com).