

# Menlo College

## Student Health Insurance Plan 2024-2025



### Eligibility

Menlo College requires that all full time, registered, degree-seeking students carry a specific level of health insurance. Students who have comparable coverage, meeting all Menlo College requirements, may waive coverage during the school's open waiver period at the beginning of the fall semester. All other full time students will be required to enroll in the plan. Coverage for dependents is not available.

Please note: International students may not waive out of the plan.

The student must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, online, and correspondence courses do not fulfill the eligibility requirements that the student actively attend classes.

The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

### What's Included?

- Aetna Open Choice is the Preferred Provider and will provide maximum benefits at lowest cost
- Small Copays on approved prescription medications
- Access to optional Dental and Vision care
- Travel coverage through Academic Emergency Services\*

\*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, Inc. (AHP), a Risk Strategies Company, dba Academic Health Insurance Services.

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 Certificate of insurance. The final Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate of insurance is accessible upon approval at [menlo.myahpcare.com](https://menlo.myahpcare.com)

### More Information

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

### Questions

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

### Insurance ID Card

To access your ID card, please visit [menlo.myahpcare.com/additionalresources](https://menlo.myahpcare.com/additionalresources)

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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 **Aetna Open Choice**.

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## Benefits

Deductible applies unless otherwise stated below

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Maximum Benefit Per Person, Per Policy Year		Unlimited
Deductible Per Person, Per Policy Year	\$250	\$500
Out-of-Pocket Maximum Per Person, Per Policy Year	\$6,350	No maximum
Office Visits	\$20 Copay per visit (Deductible waived)	60% Coinsurance per visit
Urgent Care	\$20 Copay per visit	60% Coinsurance per visit
Hospital Visit	80% Coinsurance, then \$250 Copay per visit	60% Coinsurance, then \$250 Copay per visit
Emergency Room	\$300 Copay per visit (waived if admitted)	Paid the same as In-Network coverage
Prescription Drugs (Deductible waived)	Generic: \$20 Copay Preferred Brand: \$45 Copay Non-Preferred Brand: \$65 Copay Specialty Drugs: \$100 Copay	60% Coinsurance

## Rates & Coverage Periods

	ANNUAL 08/01/2024 - 07/31/2025	FALL 08/01/2024 - 01/22/2025	SPRING/SUMMER 01/23/2025 - 07/31/2025
Waiver Deadlines	09/09/2024	09/09/2024	01/27/2025
Student	\$3,079	N/A	N/A

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

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