

# Colorado School of Mines

## Student Health Insurance Plan 2024-2025

### 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.

### 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, 2024** and the waiver deadline is **September 04, 2024**. The Spring/Summer (new students) waiver period opens **December 15, 2024** and the deadline to waive is **January 15, 2025**.

### What's Included:

- Vision Coverage through Academic Vision Care (AVC)
- Access to 24-hour Medical and Mental Health Telemedicine Services through AcademicLiveCare (ALC)
- Academic Emergency Services\*



### More Information

For full details of participation in the plan, please view the complete brochure online at: [csm.myahpcare.com](http://csm.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 [csm.myahpcare.com/additionalresources](http://csm.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 **UnitedHealthcare Choice Plus**.

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

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Individual Deductible Per Insured Person, per Policy Year	\$0	\$1,000
Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$2,000	\$4,000
Room and Board Expense	80% after a \$250 Copayment	60% (Deductible waived)
Inpatient/Outpatient Surgery	80%	60%
Physician's Visits	100% after a \$25 Copayment per visit	60% after a \$25 Copayment per visit
Diagnostic X-ray Services & Laboratory Procedures	80%	60%
Prescription Drugs (Deductible waived) Covers up to a 31-day supply	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a: Tier 1: \$15 Copayment Tier 2: \$30 Copayment Tier 3: \$60 Copayment	Not Covered
Preventive Care For more information, please visit <a href="http://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	100% (Deductible waived)	60%

### Coverage Periods & Rates\*\*

	ANNUAL 08/01/24 - 07/31/25	SPRING/SUMMER (New Students) 01/01/25 - 07/31/25	SUMMER I 05/12/25 - 07/31/25
Student	\$2,635	\$1,527	\$584

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 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), a Risk Strategies Company.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of UnitedHealthcare.

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).

