

# New Mexico State University - Exchange Students

## International Student Insurance Plan 2024-2025



### Eligibility

All International students enrolled at your school are eligible to purchase this plan. Students who purchase the coverage may also purchase coverage for their eligible dependents.

### What's Included?

- 100% coverage at Aggie Health & Wellness Center unless otherwise stated below
- GeoBlue is the Preferred Provider and will provide maximum benefits at lowest cost
- Telehealth solutions through AcademicLiveCare (ALC)
- Vision coverage through Academic Vision Care (AVC)
- Access to optional Dental coverage
- Travel coverage through Academic Emergency Services (AES)\*

### More Information

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

\*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.

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

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## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER YOU WILL PAY	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST
Deductible Per Person, Per Policy Year		\$100
Out-of-Pocket Maximum Per Person, Per Policy Year		\$2,500
Office Visits	10% after a \$20 Copay per visit (Copay waived at AHC)	30%
Urgent Care	10% after a \$35 Copay per visit	30%
Hospital Visit	10% after a \$100 Copay per visit	30%
Emergency Room	10% after a \$100 Copay per visit (Copay waived if admitted)	30%
Prescription Drugs <sup>1</sup>	\$0 at AHC; 20% of actual charge at other pharmacies	

<sup>1</sup>When you use an Out-of-Network pharmacy, you must pay for prescriptions in full, then submit a claim for reimbursement.

## Coverage Periods & Rates

	FALL 08/01/2024 - 12/31/2024	SPRING 01/01/2025 - 05/31/2025	SUMMER 06/01/2025 - 07/31/2025
Enrollment Periods	07/01/2024 - 09/01/2024	12/01/2024 - 02/01/2025	05/01/2025 - 07/01/2025
Student	\$940.00	\$940.00	\$376.00
Spouse/Domestic Partner	\$3,045.00	\$3,045.00	\$1,218.00
One Child	\$2,277.50	\$2,277.50	\$911.00
Two or More Children	\$4,555.00	\$4,555.00	\$1,822.00

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