

Nevada State University Clinical Nursing Students Student Health Insurance Plan 2024-2025



Eligibility

All registered **Clinical Nursing students**, taking 4 or more credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is provided by completing the waiver. Waivers must be submitted each term. Clinical Nursing student accounts will be charged the Student Health Insurance Fee for the Fall, Spring, and Summer term.

Insured Students who are enrolled in the Student Health Insurance Plan may also enroll their eligible dependents.

More Information

For full details of participation in the plan, please view the complete brochure online at: nsu.myahpcare.com/additionalresources

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please visit nsu.myahpcare.com/additionalresources

What's Included?

- Access to Telehealth
- Vision Coverage included
- Optional Dental Coverage
- Coverage when traveling
- 24/7 Nurse Line available
- Academic Emergency Services*

*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.

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 Recognized Charge
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Deductible Per Insured Person, per Policy Year	\$250	\$500
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$8,550	\$17,100
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$17,100	\$34,200
Hospital Room and Board Expense	80%	50%
Physician and specialist, including Consultants office visits	80% after a \$25 Copayment	50% after a \$25 Copayment
Outpatient Physical, Occupational, Speech, and Cognitive Therapies including Cardiac and Pulmonary Therapy	80%	50%
Hospital Emergency Room Copayment waived if admitted	80% after a \$100 Copayment per visit	80% after a \$100 Copayment per visit
Preventive Care Services For more information, please visit healthcare.gov/coverage/preventive-care-benefits	100% (Deductible waived)	50%
Prescription Drugs, (Deductible waived)	At pharmacies contracting with Aetna 70%	50%

Rates & Coverage Periods

	Fall 08/16/2024 - 12/31/2024	Spring 01/01/2025 - 04/30/2025	Summer 05/01/2025 - 08/15/2025
Enrollment Dates	07/15/2024 - 09/15/2024	11/13/2024 - 02/09/2025	03/15/2025 - 05/18/2025
Waiver Deadline	07/15/2024 - 09/14/2024	11/13/2024 - 02/09/2025	03/15/2025 - 05/18/2025
Student	\$1,286	\$1,119	\$998
Spouse	\$1,286	\$1,119	\$998
Each Child ¹	\$1,286	\$1,119	\$998

*Premium is charged per dependent, up to three (3) times the premium fee, after which no further premium is charged for additional dependents.

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 Aetna PPO.

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 unlv.myahpcare.com.

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 Aetna.