

# Ohio Wesleyan University

## Student Health Insurance Plan

### 2024-2025



#### What's Included?

- Access to 24-hour Medical & Mental Health Telemedicine Services through AcademicLiveCare (ALC)
- Access to Academic Student Assistance Program (ASAP)
- Vision coverage through Academic Vision Care (AVC)
- Urgent Care Benefits
- Coverage when traveling
- Academic Emergency Services\*

#### Eligibility

All Domestic Undergraduate students enrolled in 3.25 OWU credits per term, all International Students, and all Student Athletes are required to purchase the Plan unless proof of comparable coverage is provided by the appropriate deadlines.

Dependents are not eligible to enroll in the Plan.

#### Can I Waive?

Students have the option to waive if proof of comparable coverage is provided by the appropriate deadlines. In order to waive out of the Student Health Insurance Plan coverage, you will need to submit a waiver online at [owu.myahpcare.com](https://owu.myahpcare.com).

Dependent eligibility expires concurrently with that of the Insured student.

#### More Information

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

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\*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.

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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 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 **Cigna PPO Network**.

Student Health Center: Benefits will be paid at 100% when services are provided at the Student Health Center.

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 [owu.myahpcare.com](http://owu.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 Wellfleet.

## 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 Usual & Customary Charge
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Deductible Per Insured Person, per Policy Year	\$ 250	\$500
Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$5,000	\$10,000
Hospital Care Includes Room & Board Expenses & Intensive Care Pre-Certification Required	80%	60%
Inpatient/Outpatient Surgery Pre-Certification Required	80%	60%
Physician's Office Visits Including Specialists and Consultants	100% after a \$25 Copayment (Deductible waived)	80%
Rehabilitation Therapy Including Physical and Occupational Therapy, Speech Therapy and Inhalation Therapy Pre-certification Required	80%	60%
Diagnostic Imaging Services Pre-Certification Required	80%	60%
Emergency Care Services	80% after a \$200 Copayment	80% after a \$200 Copayment
Prescription Drugs, (Deductible waived)	At pharmacies contracting with Wellfleet Rx/ESI 100% after a: Tier 1: \$20 Copayment Tier 2: \$40 Copayment Tier 3: \$60 Copayment Specialty Drugs: 50%	100% after a: Tier 1: \$20 Copayment Tier 2: \$40 Copayment Tier 3: \$60 Copayment Specialty Drugs: 50%
Preventive Care Services For more information, please visit <a href="http://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>	100% (Deductible waived)	80%

## Rates & Coverage Periods

	Fall 08/01/2024 - 12/31/2024	Spring/Summer (New Students) 01/01/2025 - 07/31/2025
Waiver Periods	07/09/2024 - 09/05/2024	12/02/2024 - 01/30/2025
Student	\$918	\$1,280

To view all waiver and coverage periods available, please visit [owu.myahpcare.com](http://owu.myahpcare.com).