

Otis College BFA & MFA Students Student Health Insurance Plan 2024-2025



What's Included?

- 24/7 Nurseline available
- Virtual Visits through LiveHealth Online

More Information

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

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 otis.myahpcare.com/additionalresources

Eligibility

All degree seeking students enrolled in BFA and MFA programs are required to have health insurance. All currently enrolled students are automatically enrolled in Otis College's Student Health Insurance Plan, unless a waiver is completed.

Opt-Out/Waiver

If you have other adequate health insurance and would like to waive the Student Health Insurance Plan, you must go online to otis.myahpcare.com/waiver and complete the online waiver by the deadline dates each semester.

BFA/MFA

The Fall waiver period begins **May 01, 2024**, and the waiver deadline is **August 01, 2024**. The waiver period for students admitted in the Spring semester opens **December 02, 2024**, and the deadline to waive is **January 16, 2025**.

2024-2025

Otis College of Art & Design

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 Prudent Buyer PPO, an Anthem Student Advantage network.

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 otis.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 Anthem.

Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Participating Provider Member Responsibility	OUT-OF-NETWORK PROVIDER Non- Participating Provider Member Responsibility
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Individual Deductible Per Insured Person, per Policy Year	\$250	\$750
Family Deductible For all Insureds in a Family, per Policy Year	\$500	\$1,500
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$5,900	\$12,700
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$11,800	\$25,400
Hospital Stay, All inpatient stays including maternity, mental/behavioral health, and substance abuse	20%	50%
Outpatient Surgery	20%	50%
Doctor Home and Office Services: Primary care visit to treat an injury or illness Deductible does not apply to In-Network providers. \$0 copay for services rendered at the Student Health Center	\$20 Copay per visit	50%
Rehabilitation and Habilitation Services, including physical, speech and occupational therapy Deductible does not apply to In-Network providers. Costs may vary by site of service	\$20 Copay per visit and then 20%	\$20 Copay per visit and then 50%
Diagnostic Services, including Lab and X-ray Office Deductible waived with referral for In-Network providers	20%	50%
Emergency Room Facility Services, Copay waived if admitted	\$150 Copay per admission and then 20%	\$150 Copay per admission and then 20%
Urgent Care (Office Setting) Deductible does not apply to In-Network providers	\$20 Copay per visit	50%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/ In-network preventive care is not subject to deductible.	No charge	50%
Prescription Drugs, Covers up to a 30 day supply (retail pharmacy)	At pharmacies contracting with Anthem Pharmacy: 100% after: Tier 1 - Generic Drug \$15 Copay per prescription Tier 2 - Preferred/Brand Drug \$30 Copay per prescription Tier 3 - Non-Preferred Brand and Specialty Drug \$70 Copay per prescription Tier 4 - Specialty Drug (Brand and Generic) \$200 Copay per Specialty	N/A

Rates & Coverage Periods - BFA/MFA

	Fall 08/15/24 - 01/06/25	Spring 01/07/25 - 08/14/25
Student	\$1,080	\$1,636
Spouse	\$1,080	\$1,636
Each Child ¹	\$1,080	\$1,636

¹The child rate is up to two (2) children. The cost for two (2) or more children will be two (2) times the child rate. To view all enrollment and coverage periods available, please visit otis.myahpcare.com.