

# Otis College BFA & MFA Students

## Student Coverage With Care



### 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](https://otis.myahpcare.com/waiver) and complete the online waiver by the deadline dates.

### BFA/MFA

The Fall waiver period begins 05/01/2025, and the waiver deadline is 08/01/2025. The waiver period for students admitted in the Spring semester opens 12/02/2025, and the deadline to waive is 01/16/2026.

For more information, visit [otis.myahpcare.com](https://otis.myahpcare.com).

## Coverage Periods & Rates

	Fall 08/15/2025 - 01/06/2026	Spring 01/07/2026 - 08/14/2026
Student	\$1,145	\$1,734
Spouse	\$1,145	\$1,734
Each Child <sup>1</sup>	\$1,145	\$1,734

<sup>1</sup>The 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](https://otis.myahpcare.com)

### WHAT'S INCLUDED?

Virtual Visits through LiveHealth Online

24/7 Nurseline available through Anthem

The PPO Network is Anthem Prudent Buyer

Access to Optional Dental and Vision coverage



### Questions

To view Frequently Asked Questions or submit a request, please visit [help.ahpcare.com](https://help.ahpcare.com)



### ID Cards

To access your ID Card, please visit [otis.myahpcare.com](https://otis.myahpcare.com)

## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Participating Provider Member Responsibility	OUT-OF-NETWORK PROVIDER Non-Participating Provider Member Responsibility
<b>Benefit Maximum</b> Per Insured Person, per Policy Year		Unlimited
<b>Individual Deductible</b> Per Insured Person, per Policy Year	\$250	\$750
<b>Family Deductible</b> Per Family, per Policy Year	\$500	\$1,500
<b>Individual Out-of-Pocket Maximum</b> Per Insured Person, per Policy Year	\$5,900	\$12,700
<b>Family Out-of-Pocket Maximum</b> Per Family, per Policy Year	\$11,800	\$25,400
<b>Hospital Stay</b> All inpatient stays including maternity, mental/behavioral health, and substance abuse	20%	50%
<b>Outpatient Surgery</b>	20%	50%
<b>Primary Care Office Visit to treat an injury or illness</b> Deductible does not apply to In-Network providers. \$0 Copay for services rendered at the Student Health Center	\$20 Copay per visit	50%
<b>Rehabilitation and Habilitation Services, including physical, speech and occupational therapy</b> 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%
<b>Diagnostic Services, including Lab and X-ray Office</b> Deductible waived with referral for In-Network providers	20%	50%
<b>Emergency Room Facility Services</b> Copay waived if admitted	\$150 Copay per visit and then 20%	\$150 Copay per visit and then 20%
<b>Urgent Care (Office Setting)</b> Deductible does not apply to In-Network providers	\$20 Copay per visit	50%
<b>Preventive Care</b> For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a> In-network preventive care is not subject to Deductible.	No charge	50%
<b>Prescription Drugs</b> 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

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at [otis.myahpcare.com](https://otis.myahpcare.com) upon approval by federal and state authorities.