

# Oberlin College 2019-2020 Student Health Insurance Plan

**Please note: The new insurance carrier for the 2019-2020 school year is Anthem Student Advantage.**

## Eligibility

All students enrolled on campus at Oberlin College are automatically enrolled in the Student Health Insurance Plan, and the premium cost is included on the tuition bill unless proof of comparable coverage is provided by the waiver deadline, August 31, 2019.

Eligible dependents of those enrolled in the Student Health Insurance Plan may participate in the plan on a voluntary basis.

Please view the complete brochure on-line at [oberlin.myahpcare.com](http://oberlin.myahpcare.com) for full details of participation in the plan.

### Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services



[support@ahpcare.com](mailto:support@ahpcare.com)



1-855-844-3014



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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. The Preferred Provider is Anthem.

**Student Health Center:** The deductible will be waived and benefits will be paid at 100% of billed charges when treatment is rendered at the Student Health Center.



## BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum		Unlimited
Deductible	In-Network Provider: Out-of-Network Provider:	\$200 per Insured Person, per Policy Year \$400 per Insured Person, per Policy Year
Individual Out-of-Pocket Maximum	In-Network Provider: Out-of-Network Provider:	\$2,000 per Insured Person, per Policy Year N/A
Family Out-of-Pocket Maximum	In-Network Provider: Out-of-Network Provider:	\$8,000 for all Insureds in a Family, per Policy Year N/A

BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider
	Payments are based on the PPO Allowance	Payments are based on the Usual and Customary Changes
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
In-Office Physician Fees	100% after a \$20 Copayment per visit	60%
Physiotherapy	80%	60%
Diagnostic X-ray Services & Laboratory Procedures	80%	60%
Emergency Services Expense <i>Copayment waived if admitted</i>	80% after a \$100 Copayment per visit	80% after a \$100 Copayment per visit
Prescription Drugs <i>Up to a 30-day supply per prescription</i>	<b>At pharmacies contracting with IngenioRx</b> 100% after a \$10 Copayment per Tier 1 \$25 Copayment per Tier 2 \$25 Copayment per Tier 3	100% after a \$10 Copayment per Generic Drug \$25 Copayment per Brand-Name Drug
*Preventive Care Services	100%	60%

\*Please visit [www.healthcare.gov/preventive-care-benefits/](http://www.healthcare.gov/preventive-care-benefits/) for more information

## 2019-2020 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual	Spring/Summer
	08/01/2019 through 07/31/2020	01/01/2020 through 07/31/2020
Open Enrollment	07/03/2019 through 10/02/2019	11/01/2019 through 02/15/2020
Student	\$ 1,694	\$ 986
Spouse	\$ 1,694	\$ 986
Child <sup>1</sup>	\$ 1,694	\$ 986

<sup>1</sup>The child rate is up to two children. The cost for two or more children will be two times the child rate.

To view all enrollment and coverage periods available, please visit [oberlin.myahpcare.com](http://oberlin.myahpcare.com) or call Academic HealthPlans at 1-855-844-3014.

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 [oberlin.myahpcare.com](http://oberlin.myahpcare.com).