

# Oberlin College

# Student Health Insurance Plan

## Eligibility

All full time students enrolled 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. All part time and senior students completing their remaining credits to graduate and who have permission from the college are eligible to enroll in the Student Health Insurance Plan on a voluntary basis.

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 & telehealth
- Adult dental now included in medical plan
- Optional Vision available through Anthem
- Academic Emergency Services\*



\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

# Oberlin College 2021-2022

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                         |                     |                        |
|--|---------------------|------------------------|
|  | In-Network Provider | Out-of-Pocket Provider |
| Benefit Maximum  | Unlimited           |                        |
| Overall Deductible<br>(Waived at Mercy Medical Center) | \$ 250              | \$ 500                 |
| Individual Out-of-Pocket Maximum                       | \$ 6,000            | \$ 6,000               |
| Family Out-of-Pocket Maximum                           | \$ 17,100           | \$ 17,100              |

| BENEFIT CATEGORY<br><i>A deductible applies unless otherwise stated below.</i>   | In-Network Provider  | Out-of-Network Provider  |
|--|--|--|
|  | <i>Member Payment based on the PPO Allowance</i>   | <i>Member Payment based on the Usual and Customary Charges</i> |
| Hospital Stay Room and Board Expense   | 20%  | 40%  |
| Inpatient/Outpatient Surgery   | 20%  | 40%  |
| Doctor Home and Office Services<br>(Primary and Specialist care)   | \$20 copay<br>(Deductible Waived)  | 40%  |
| Recovery and Rehabilitation  | 20%  | 40%  |
| Diagnostic Services (Lab and X-Ray)  | 20%  | 40%  |
| Urgent Care (Office Setting)<br>(Deductible waived)  | \$50 copay, then 20%   | \$50 copay, then 20%   |
| Emergency Room Facility and Doctor Services<br><i>copay waived if admitted</i>   | \$200 copay, then 20%  | \$200 copay, then 20%  |
| Prescription Drugs<br>Up to a 30-day supply per prescription (retail pharmacy)<br>Tier 1 - Generic<br>Tier 2 - Preferred Brand<br>Tier 3 - Non-Preferred Brand     | At pharmacies contracting with IngenioRx<br>Tier 1: \$10<br>Tier 2: \$30<br>Tier 3: \$60 | Tier 1: \$10<br>Tier 2: \$30<br>Tier 3: \$60                   |
| Preventive Care Services<br>For more information, visit<br><a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a> . | No Charge<br>(Deductible Waived)   | 40%  |

| 2021-2022 PREMIUM COSTS AND COVERAGE PERIODS |                               |                                      |
|--|-------------------------------|--------------------------------------|
| Coverage Periods                             | Annual<br>08/01/21 - 07/31/22 | Spring/Summer<br>02/01/22 - 07/31/22 |
| Open Enrollment                              | 07/07/21 - 08/20/21           | 12/03/21 - 02/18/22                  |
| Student                                      | \$ 2,184.00                   | \$ 1,092.00                          |
| Spouse                                       | \$ 2,184.00                   | \$ 1,092.00                          |
| Child <sup>1</sup>                           | \$ 2,117.00                   | \$ 1,058.50                          |

<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, get quick answers through our Help Center, or Chat with a representative, please visit [oberlin.myahpcare.com](https://oberlin.myahpcare.com).