

Oberlin College

Student Health Insurance Plan 2023-2024



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.

What's Included?

- Access to a 24-hour nurse line & telehealth
- Adult dental now included in medical plan
- Optional Vision available through Anthem
- Access to a Student Assistance Program
- Academic Emergency Services*

More Information

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

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.

*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).

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.

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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.

Benefits (Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Member Payment based on the PPO Allowance	OUT-OF-NETWORK PROVIDER Member Payment based on the Usual & Customary Charges
Benefit Maximum		Unlimited
Overall Deductible (Waived at Mercy Medical Center)	\$500	\$1,000
Individual Out-of-Pocket Maximum	\$9,000	\$9,000
Family Out-of-Pocket Maximum	\$ 17,100	\$ 17,100
Hospital Stay Room and Board Expense	20%	50%
Inpatient/Outpatient Surgery	20%	50%
Doctor Home and Office Services (Primary and Specialist care)	\$20 Copay (Deductible Waived)	50%
Recovery and Rehabilitation	20%	50%
Diagnostic Services (Lab and X-Ray)	20%	50%
Urgent Care (Office Setting) (Deductible waived)	\$50 Copay, then 20%	\$50 Copay, then 20%
Emergency Room Facility and Doctor Services Copay waived if admitted	\$200 Copay, then 20%	\$200 Copay, then 20%
Prescription Drugs Up to a 30-day supply per prescription (retail pharmacy) Tier 1: Generic Tier 2: Preferred Brand Tier 3: Non-Preferred Brand	At pharmacies contracting with IngenioRx 100% after a: Tier 1: \$10 Copay Tier 2: \$30 Copay Tier 3: \$60 Copay	Tier 1: \$10 Copay Tier 2: \$30 Copay Tier 3: \$60 Copay
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/	No Charge (Deductible Waived)	50%

Premium Costs & Coverage Periods

Coverage Periods	Annual 08/01/23 - 07/31/24	Spring/Summer 01/01/24 - 07/31/24
Open Enrollment	07/07/23 - 08/04/23	12/04/23 - 01/05/24
Student	\$3,140	\$1,825
Spouse	\$3,140	\$1,825
Child ¹	\$3,140	\$1,825

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, get quick answers through our Help Center, or Chat with a representative, please visit oberlin.myahpcare.com.