

Otis College BFA and MFA Students 2019-2020 Student Health Insurance Plan



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.

How to Waive

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 6, 2019](#) and the waiver deadline is [August 15, 2019](#). The waiver period for students admitted in the Spring semester opens [December 1, 2019](#) and the deadline to waive is [January 31, 2020](#).

MFA Graphic Design




The Fall waiver period begins [May 6, 2019](#) and the waiver deadline is [June 6, 2019](#).

Please view the complete brochure on-line at otis.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

Additional Information

-  otis.myahpcare.com
-  1-855-422-3834
-  support@ahpcare.com

Otis College BFA and MFA Students 2019-2020 Student Health Insurance Plan

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 .

BENEFIT MAXIMUMS & DEDUCTIBLES			
Benefit Maximum	Unlimited, per Insured Person, per Policy Year		
Overall Deductible	In-Network Provider:	\$ 250	per Insured Person, per Policy Year
	Non-Network Provider:	\$ 750	per Insured Person, per Policy Year
Individual Out-of-Pocket Limit	In-Network Provider:	\$ 5,900	per Insured Person, per Policy Year
	Non-Network Provider:	\$ 12,700	per Insured Person, per Policy Year
Family Out-of-Pocket Limit	In-Network Provider:	\$ 11,800	per Insured Person, per Policy Year
	Non-Network Provider:	\$ 25,400	per Insured Person, per Policy Year

BENEFIT CATEGORY	In-Network Provider	Non-Network Provider
	Participating Provider Member Responsibility	Non- Participating Provider Member Responsibility
Hospital Stay <i>All inpatient stays including maternity, mental/behavioral health, and substance abuse</i>	20%	50%
Outpatient Surgery	20%	50%
Doctor Home and Office Services: Primary care visit to treat an injury or illness <i>Deductible does not apply to In-Network providers. \$0 copay for services rendered at the Student Health Center.</i>	\$20 Copay per visit	50%
Rehabilitation and Habilitation Services (for example, physical/speech/occupational therapy) <i>Deductible does not apply to In-Network providers. Costs may vary by site of service.</i>	\$20 Copay per visit then 20%	\$20 Copay per visit then 50%
Diagnostic Services, Including Lab and X-ray X-ray Office (<i>Deductible waived with referral for In-Network providers</i>)	20%	50%
Emergency and Urgent Care	\$150 copay per admission and then 20%	\$150 copay per admission and then 20%
Prescription Drugs <i>Covers up to a 30 day supply (retail pharmacy)</i>	At pharmacies contracting with Anthem Pharmacy 100% after a \$15 Copay per prescription Generic Drug \$30 Copay per prescription Preferred Brand and Non-Preferred Generic Drugs \$70 Copay per prescription Non-Preferred Brand and Generic drugs \$200 Copay per Specialty Drug (Brand and Generic)	N/A
*Preventive Care Services	No Charge	50%

*For more information, please visit www.healthcare.gov/preventive-care-benefits/.

2019-2020 PREMIUM COSTS AND COVERAGE PERIODS			
Coverage Periods	Annual (BFA/MFA Students) 08/17/2019 through 08/14/2020	Annual (MFA Graphic Design) 06/10/2019 through 08/31/2020	Spring/Summer (New BFA/MFA Students) 01/07/2020 through 08/14/2020
Student	\$ 2,280.00	\$ 2,850.00	\$ 1,330.00
Spouse	\$ 2,280.00	\$ 2,850.00	\$ 1,330.00
Each Child, 2x Max ¹	\$ 2,280.00	\$ 2,850.00	\$ 1,330.00

¹The 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 otis.myahpcare.com or call Academic HealthPlans at 1-855-422-3834.