

# Otis College BFA and MFA Students 2020-2021 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](https://otis.myahpcare.com/waiver) and complete the online waiver by the deadline dates each semester.

### BFA/MFA

The Fall waiver period begins **May 1, 2020** and the waiver deadline is **August 15, 2020**. The waiver period for students admitted in the Spring semester opens **December 1, 2020** and the deadline to waive is **February 01, 2021**.

### MFA Graphic Design

The Fall waiver period begins **May 1, 2020** and the waiver deadline is **August 15, 2020**.

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

# Otis College BFA and MFA Students 2020-2021 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 Room Facility Services	\$150 Copay per admission and then 20%	\$150 Copay per admission and then 20%
Urgent Care (Office Setting) <i>Deductible does not apply to In-Network providers</i>	\$20 Copay per visit	50%
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 Drug \$70 Copay per prescription Non-Preferred Brand and Specialty Drug \$200 Copay per Specialty Drug (Brand and Generic)	N/A
Preventive Care Services For more information, please visit <a href="https://www.healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	No Charge	50%

2020-2021 PREMIUM COSTS AND COVERAGE PERIODS						
Coverage Periods	BFA/MFA Students		MFA Graphic Design Students			
	Fall 08/15/2020 - 01/06/2021	Spring 01/07/2021 - 08/14/2021	Fall 1 08/15/2020 - 01/06/2021	Spring 01/07/2021 - 06/08/2021	Summer 2 06/09/2021 - 08/14/2021	Fall 2 08/15/2021 - 01/06/2022
Student	\$ 950.00	\$ 1,330.00	\$ 570.00	\$ 760.00	\$ 950.00	\$ 570.00*
Spouse	\$ 950.00	\$ 1,330.00	\$ 570.00	\$ 760.00	\$ 950.00	\$ 950.00
Each Child, 2x Max <sup>1</sup>	\$ 950.00	\$ 1,330.00	\$ 570.00	\$ 760.00	\$ 950.00	\$ 950.00

<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.

\* Fall 2 student rate is subsidized by the school, thus it is different than the dependent rates.

To view all enrollment and coverage periods available, please visit [otis.myahpcare.com](https://otis.myahpcare.com).

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 [otis.myahpcare.com](https://otis.myahpcare.com).