

# Pacific University - Master of Fine Arts 2020-2021 Student Health Insurance Plan



## Eligibility

All students enrolled in three (3) or more credit hours and Psychology Graduate students enrolled in one (1) or more credit hours are required to participate in the Student Health Insurance Plan. The premium is automatically billed on the tuition billing statement. If a student has comparable coverage, a waiver may be completed online prior to the deadline. If you would like to waive, please visit [pacificu.myahpcare.com](http://pacificu.myahpcare.com)

Family members are not eligible for coverage under this student plan.

Please view a complete brochure at [pacificu.myahpcare.com](http://pacificu.myahpcare.com) for full details on participating.

Program	Coverage Dates	Waiver Deadline	Cost for Student
MFA	06/01/2020 - 05/31/2021	04/15/2020 - 06/01/2020	\$ 2,997.00
MFA (Graduating)	06/01/2020 - 06/30/2020	N/A	\$ 250.00
MFA (Spring Starts)	01/01/2021 - 05/31/2021	12/01/2020 - 01/13/2021	\$ 1,240.00

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

**Late waiver submissions are subject to a \$75 late fee and will automatically be applied to your student account.**

## Additional Benefits

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

# Pacific University 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 Aetna PPO.

BENEFIT MAXIMUMS & DEDUCTIBLES			
	Pacific Student Health Ctr/ Pacific Physical Therapists	In-Network Providers	Out-of-Network Providers
Benefit Maximum	Unlimited	Unlimited	Unlimited
Deductible (per Policy Year)	N/A	\$300	\$550
Out-of-Pocket Limit (per Policy Year)	N/A	\$5,000	\$10,000

BENEFIT CATEGORY	Student Health Center	Network Provider	Out-of-Network Provider
	<i>Payments are based on the Negotiated Charge</i>	<i>Payments are based on the Negotiated Charge</i>	<i>Payments are based on Recognized Charge</i>
<b>Hospital Room and Board Expense</b>	N/A	80% after Deductible	60% after Deductible
<b>Inpatient/Outpatient Surgery</b>	N/A	80% after Deductible	60% after Deductible
<b>Physician, specialist including Consultants Office Visits</b>	100%	80% after a \$25 Copayment <i>(deductible waived)</i>	60% after Deductible
<b>Diagnostic Testing</b>	N/A	80% after Deductible	60% after Deductible
<b>Emergency Services Expense</b> <i>(deductible waived)</i>	N/A	80% after a \$50 Copayment	80% after a \$50 Copayment
<b>Urgent Care</b>	N/A	80% after a \$25 Copayment <i>(deductible waived)</i>	60% after Deductible
<b>Mental Health &amp; Substance Abuse Treatment Office Visits</b>	100%	80% after a \$10 Copayment <i>(deductible waived)</i>	60% after Deductible
<b>Outpatient Physical, Occupational, Speech, and Cognitive Therapies</b> <i>including Cardiac and Pulmonary Therapy</i>	100%	80% after Deductible	60% after Deductible
<b>Prescription Drugs</b> <i>(deductible waived)</i>	100%	<b>At pharmacies contracting with Aetna:</b> 100% after a \$20 Copayment per Preferred Generic Drug \$40 Copayment per Preferred Brand-Name Drug \$65 Copayment per Non-Preferred Brand-Name Drug \$65 Copayment per Specialty Drugs	<b>50% after a</b> \$20 Copayment per Preferred Generic Drug \$40 Copayment per Preferred Brand-Name Drug \$65 Copayment per Non-Preferred Brand-Name Drug
<b>*Preventive Services</b> <i>(deductible waived)</i> <i>For more information, please visit</i> <a href="http://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100%	100%	60%

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