

Pacific University - Education/Athletic Training

Student Health Insurance Plan 2023-2024



Eligibility

All students enrolled in three (3) or more credit hours, Psychology Graduate students enrolled in one (1) or more credit hours, and Music Therapy 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/waiver.

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

What's Included?

- Aetna is the Preferred Provider and will provide maximum benefits at lowest cost
- Access to Virtual Visits and Behavioral Health
- Voluntary Dental and Vision Options
- Coverage when traveling
- Academic Emergency Services*

More Information

For full details of participation in the plan, please view the complete brochure online at: pacificu.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 pacificu.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 Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **Aetna PPO**.

*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 pacificu.myahpcare.com.

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Benefits (Deductible applies unless otherwise stated below)

	PACIFIC STUDENT HEALTH CENTER/ INTERPROFESSIONAL CLINIC <small>Payments are based on the Negotiated Charge</small>	IN-NETWORK PROVIDER <small>Payments are based on the Negotiated Charge</small>	OUT-OF-NETWORK PROVIDER <small>Payments are based on the Recognized Charge</small>
Benefit Maximum		Unlimited	
Deductible Per Policy Year	N/A	\$300	\$550
Out-of-Pocket Maximum Per Policy Year	N/A	\$5,000	\$10,000
Hospital Room and Board Expense	N/A	80%	60%
Inpatient/Outpatient Surgery	N/A	80%	60%
Physician, Specialist including Consultants Office Visits	100%	80% after a \$25 Copayment (Deductible waived)	60%
Diagnostic Testing	N/A	80%	60%
Hospital Emergency Room (Deductible waived)	N/A	80% after a \$50 Copayment	80% after a \$50 Copayment
Urgent Care	N/A	80% after a \$25 Copayment (Deductible waived)	60%
Mental Health & Substance Abuse Treatment Office Visits	100%	80% after a \$10 Copayment (Deductible waived)	60%
Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac and Pulmonary Therapy	100%	80%	60%
Preventive Services (Deductible waived) For more information, please visit healthcare.gov/preventive-care-benefits	100%	100%	60%
Prescription Drugs (Deductible waived)	100%	At pharmacies contracting with Aetna 100% after a Preferred Generic Drug: \$20 Copayment Preferred Brand-Name Drug: \$40 Copayment Non-Preferred Brand-Name Drug: \$65 Copayment Specialty Drug: \$65 Copayment	50% after a Preferred Generic Drug: \$20 Copayment Preferred Brand-Name Drug: \$40 Copayment Non-Preferred Brand-Name Drug: \$65 Copayment

Rates & Coverage Periods

	M.S. ATHLETIC TRAINING 05/30/23 - 07/31/23	RESIDENT TEACHER LICENSURE (RTL) 05/30/23 - 07/31/23	EDUCATION FALL SEMESTER 08/01/23 - 12/31/23	EDUCATION SPRING/SUMMER SEMESTER 01/01/24 - 07/31/24	EDUCATION EARLY ENTRY 05/30/23 - 07/31/23	MAT - HYBRID PROGRAMS 05/30/23 - 07/31/23
Waiver Periods	04/25/23 - 05/26/23	04/25/23 - 05/26/23	07/06/23 - 08/13/23	12/01/23 - 01/13/24	04/25/23 - 05/26/23	04/25/23 - 05/26/23
Student	\$748	\$748	\$1,710	\$2,351	\$748	\$748

To view all enrollment and coverage periods available, please visit pacificu.myahpcare.com.
Late waiver submissions are subject to a \$75 late fee and will automatically be applied to your student account.