

# Purdue University

## Student Health Insurance Plan

### Eligibility

All registered **full-time students** on all campuses who have no more than 50% of their credit hours from online courses as well as all degree-seeking **co-op students** on the West Lafayette, Northwest, and Fort Wayne campuses are eligible to enroll in this insurance plan.

All **international students** who are registered for classes, regardless of credit hours, are required to enroll in this insurance plan unless an approved waiver is on file with the student. Eligible students who enroll may also insure their eligible dependents.

Please view the complete certificate of coverage online at [purdue.myahpcare.com](https://purdue.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\*



\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans. Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Anthem BlueCross BlueShield.

# Purdue University 2021-2022

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. Your plan provides you with a higher level of coverage when you receive covered medical services from physicians who are part of the **Anthem Blue Access** network.

**\*Purdue Student Health Center (PUSH) Benefits:** Full-time registered students receive no-charge office visits at PUSH for illness or injury. Some services at PUSH may require a \$15 copayment. University-mandated vaccinations will be covered at no cost when services are rendered at PUSH. The deductible will be waived in the following situations: Treatment rendered at PUSH, emergency care received at urgent care or the emergency room when PUSH is closed, and services provided to dependent children (PUSH does not generally treat minors).

**\*Applies only to the West Lafayette campus**

BENEFIT MAXIMUMS & DEDUCTIBLES		
	In-Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited, per Insured Person, per Policy Year	
Deductible Per Insured Person, Per Policy Year	\$ 200	\$ 400
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$ 1,500 (including PUSH Services)	\$ 3,000
Family Out-of-Pocket Maximum For all Insureds in a Family, Per Policy Year	\$ 3,000 (including PUSH Services)	\$ 7,000

BENEFIT CATEGORY <i>A deductible applies unless otherwise stated below.</i>	In-Network Provider	Out-of-Network Provider
	Payments are based on the Allowed Amount	Payments are based on the Allowed Amount
Hospital Room & Board	90%	70%
Inpatient/Outpatient Surgery	90%	70%
Office Visits Primary & Specialty Care Physicians	90%	70%
Emergency Room Services Copayment Waived if Admitted	90% after \$50 Copayment per visit	90% after \$50 Copayment per visit
Prescription Drugs Purdue University Pharmacy (PUP): <i>Applies only to the West Lafayette campus</i> Tier 1: \$10 Copayment Tier 2: \$20 Copayment Tier 3: \$20 Copayment Tier 4: \$50 Copayment	Pharmacies contracted with Anthem RX: Tier 1: Greater of \$20 Copayment or 30% Tier 2: Greater of \$40 or 30% Tier 3: Greater of \$40 or 30%  Tier 4: \$50 Copayment (must use IngenioRx) <i>Can obtain up to a 31-day supply per prescription</i>	Not Covered
Preventive Care Services For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (Deductible Waived)	Not Covered

2021-2022 PREMIUM COSTS AND COVERAGE PERIODS				
Coverage Periods	Annual 08/01/21 - 07/31/22	Fall 08/01/21 - 12/31/21	Spring/Summer 01/01/22 - 07/31/22	Summer 05/01/22 - 07/31/22
Open Enrollment	07/01/21 - 09/07/21 at 5:00 PM ET	07/01/21 - 09/07/21 at 5:00 PM ET	12/01/21 - 02/01/22 at 5:00 PM ET	N/A
Student	\$ 1,360.39	\$ 566.83	\$ 793.56	\$ 340.10
Student & Spouse	\$ 2,684.78	\$ 1,118.66	\$ 1,566.12	\$ 671.20
Student & Child	\$ 2,732.78	\$ 1,138.66	\$ 1,594.12	\$ 683.20
Student, Spouse & Child	\$ 4,087.17	\$ 1,702.99	\$ 2,384.18	\$ 1,021.79
Student & Children	\$ 4,015.17	\$ 1,672.99	\$ 2,342.18	\$ 1,003.79
Student, Spouse & Children	\$ 5,369.56	\$ 2,237.32	\$ 3,132.25	\$ 1,342.39

For more information about enrollment and coverage, please visit [purdue.myahpcare.com](https://purdue.myahpcare.com).