

Purdue University

Student Health Insurance Plan

Eligibility

All domestic students taking 6 or more credit hours, non-refunded or underfunded graduate students, and fellowship students are eligible to enroll in this insurance plan on a voluntary basis. All international students who are registered for classes, regardless of credit hours, visa status, or insurance policy type, are required to enroll in the University-sponsored medical insurance plan or to obtain an approved waiver of coverage by the enrollment/waiver deadline.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

Please view the complete brochure online at purdue.myahpcare.com for full details of participation in the plan.

Additional Benefits

- Access to Telehealth/Virtual Visits through HealthiestYou
- Access to Dental and Vision Benefits
- 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 UnitedHealthcare.

Purdue University 2022-2023

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 Choice Plus.**

***Purdue Student Health Center (PUSH) Benefits:** The Deductible will be waived when treatment is rendered at the Purdue University Student Health Center (PUSH).

*Applies only to the West Lafayette campus

BENEFIT MAXIMUMS & DEDUCTIBLES		
	Preferred 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 All Insureds in a Family, Per Policy Year	\$ 3,000 (including PUSH Services)	\$ 7,000

BENEFIT CATEGORY Deductible applies unless otherwise stated below.	Preferred Provider	Out-of-Network Provider
	Payments are based on the Allowed Amount	Payments are based on the Allowed Amount
Room and Board Expense	90%	70%
Inpatient/Outpatient Surgery	90%	70%
Physician's Visits	90%	70%
Medical Emergency Expenses Copay Waived if Admitted	90% after \$50 Copay per visit	90% after \$50 Copay per visit
Prescription Drugs <u>Purdue University Pharmacy (PUP):</u> Applies only to the West Lafayette campus Tier 1: \$10 Copay per prescription Tier 2: \$20 Copay per prescription Tier 3: \$20 Copay per prescription Tier 4: \$50 Copay per prescription The Deductible is waived for all Prescription Drugs filled at the Purdue Pharmacy.	<u>Pharmacies contracted with UnitedHealthcare:</u> Tier 1: Greater of \$20 Copay or 30% Tier 2: Greater of \$40 Copay or 30% Tier 3: Greater of \$40 Copay or 30% Tier 4: \$50 Copay Up to a 31-day supply per prescription	Not Covered
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible Waived)	70%

2022-2023 PREMIUM COSTS AND COVERAGE PERIODS			
Coverage Periods	Annual 08/01/22 - 07/31/23	Fall 08/01/22 - 12/31/22	Spring/Summer 01/01/23 - 07/31/23
Open Enrollment	07/01/22 - 09/06/22 at 5:00 PM ET	07/01/22 - 09/06/22 at 5:00 PM ET	12/01/22 - 02/01/23 at 5:00 PM ET
Student	\$ 1,487.00	\$ 619.58	\$ 867.42
Student & Spouse	\$ 2,939.00	\$ 1,224.58	\$ 1,714.42
Student & Child	\$ 2,987.00	\$ 1,244.58	\$ 1,742.42
Student, Spouse & Child	\$ 4,469.00	\$ 1,862.08	\$ 2,606.92
Student & Children	\$ 4,396.00	\$ 1,831.66	\$ 2,564.34
Student, Spouse & Children	\$ 5,878.00	\$ 2,449.17	\$ 3,428.83

For more information about enrollment and coverage, please visit purdue.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 purdue.myahpcare.com.