

Purdue University 2021-2022

Graduate Staff Health Insurance Plan



Eligibility

Those employed in a **graduate staff** position(s) which carries a minimum of 0.50 FTE/half time/20 hours per week or more and **graduate students with a fellowships administered as an assistantships** on the West Lafayette Campus are eligible for the partially funded graduate staff medical insurance plan. The premium for graduate staff on the health plan is paid directly to Academic HealthPlans (AHP). You will pay for the first month when you enroll and will set up recurring monthly payments via bank draft, credit card, or Web Pay.

Eligible students who enroll may also insure their legal dependents.

Please view the complete certificate of coverage online at purduega.myahpcare.com for full details of participation in the 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. 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.

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

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 Copay. 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).

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 healthcare.gov/preventive-care-benefits/	100% (Deductible Waived)	Not Covered

2021-2022 PREMIUM COSTS AND COVERAGE PERIOD

Coverage Period 08/01/21 - 07/31/22	Monthly
Student	\$ 51.73
Student & Spouse	\$ 278.57
Student & Child	\$ 278.57
Student, Spouse & Child	\$ 505.40
Student & Children	\$ 505.40
Student, Spouse & Children	\$ 732.23

Additional Benefits

- Access to a 24-Hour Nurse Line
- Coverage When Traveling
- Academic Emergency Services*

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



*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. 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 purduega.myahpcare.com.