

Purdue University 2022-2023

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 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 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. **The PPO network is Choice Plus.**

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

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

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 Coplay Waived if Admitted	90% after \$50 Copay per visit	90% after \$50 Copay per visit
Prescription Drugs Purdue University Pharmacy (PUP): 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.	Pharmacies contracted with UnitedHealthcare: 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 PERIOD

Coverage Period 08/01/22 - 07/31/23	Monthly
Student	\$ 56.86
Student & Spouse	\$ 306.20
Student & Child	\$ 306.20
Student, Spouse & Child	\$ 555.45
Student & Children	\$ 555.45
Student, Spouse & Children	\$ 804.78

Additional Benefits

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

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.