

# Rogers State University

## Student Health Insurance Plan 2024-2025

### Eligibility

All International students with a current passport or non-immigrant visa, temporarily located outside his or her home country as a non-resident alien and; a) is engaged in educational activities; b) has not obtained permanent residency status in the United States; and c) is not a U.S. Citizen. Coverage under this program is mandatory unless the Eligible Person waives coverage. Proof of comparable coverage may be required.

### What's Included?

- Access to ASAP - Academic Student Assistance Program
- Access to Telehealth Services through AcademicLiveCare (ALC)
- Vision coverage through Academic Vision Care (AVC)
- Academic Emergency Services\*



### Benefits

(Deductible applies unless otherwise stated below)

(Copayments do not apply to the Deductible or the Out-of-Pocket Maximum of \$5,000)

PAYMENTS ARE BASED ON  
USUAL & CUSTOMARY CHARGES (U&C)

Benefit Maximum	\$250,000
Deductible Per Sickness or Injury	\$50 at SHC / \$100 Outside SHC
Coinsurance (Plan Pays):	80% for first \$5,000; 20% there after
Physician Visit or Consultation by Specialist (Copayment waived at the Student Health Center)	80%
Urgent Care Center	80%
Emergency Room and Medical Services (Copayment waived if admitted)	80%
Hospitalization (Room & Board)	80%
Inpatient/Outpatient Surgery	80%
Diagnostic Testing X-ray and Laboratory	80%
Therapeutic Services Physical, Chiropractic, Occupational, Vocational and Speech Therapy	80% after \$75 per visit Up to \$500 maximum
Mental Health Office Visit	80%
Sports and Other Activities \$5,000 maximum per injury	80%
Prescription Drugs Up to a 31-day supply per prescription	At pharmacies contracting with Express Scripts Generic Drug: \$10 Copayment Brand Name Drug: \$20 Copayment

**NOTE:** Pre-Existing Condition Limitation (6 month Lookback Period) Student: Pre-Existing Conditions are covered without a 12 month Waiting Period.

### Coverage Period & Cost

	Fall 08/01/2024 - 12/31/2024	Spring/Summer 01/01/2025 - 07/31/2024
Student	\$589	\$824

For more information, please visit: [rsu.myahpcare.com](https://rsu.myahpcare.com)

### More Information

For full details of participation in the plan, please view the complete description of coverage online at: [rsu.myahpcare.com](https://rsu.myahpcare.com)

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](https://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [rsu.myahpcare.com/additionalresources](https://rsu.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. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of the **PHCS network**.

\*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), a Risk Strategies Company.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of Sirius.

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 [rsu.myahpcare.com](https://rsu.myahpcare.com).