

University of Maryland Graduate Students Student Health Insurance Plan



Eligibility

- As of Fall 2020, all students enrolled full-time in a master's or doctoral program at the University of Maryland, College Park campus must have health insurance coverage. Full-time students are those who are enrolled for at least 48 units for the semester or 36 units for a 12-week term. Part-time students, non-degree-seeking students, students enrolled in certificate programs, exclusively online programs, and/or programs at the Shady Grove campus are encouraged but not required to have health insurance, unless the student's immigration status requires insurance.
- To be eligible to enroll in a Student Health Insurance Plan (SHIP), graduate students must be registered for one or more credits. Students must actively attend classes for at least the first 31 days after the first day of class. Home study, correspondence and online classes do not fulfill the eligibility requirements for active class attendance.
- Eligible students who enroll in the Student Health Insurance Plan (SHIP) may also enroll their eligible dependents. Eligible dependents include the student's spouse and dependent children under age 26.

Please view the complete brochure on-line at umdgrad.myahpcare.com for full details of participation in the SHIP.

Enrollment Benefits for UMD Students

- No cost for covered services including sick visits, lab work, x-rays, behavioral health, international travel, immunizations and women's health services at the University Health Center.
- Competitively priced Plan with access to top-rated providers
- 24-hour nurse line & telehealth services for behavioral and physical health
- Coverage when traveling
- Academic Emergency Services*

Already Have Insurance?

If you have other adequate health insurance and do not wish to enroll in the SHIP, please go online to umdgrad.myahpcare.com and complete the **External Health Insurance Reporting Form**. Completing this form will ensure your compliance with the Graduate School's Health Insurance Policy.



THE
GRADUATE SCHOOL

*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.

University of Maryland Graduate Students 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. The medical benefits are administered by CareFirst. **The PPO network is BluePreferred.**

BENEFIT MAXIMUMS & DEDUCTIBLES		
Covered services received at the University Health Center are \$0 and the Deductible does not need to be met in receive care.		
	In-Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited, per Insured Person, per Policy Year	
Annual Deductible	\$250 per Benefit Period	\$500 per Benefit Period
Annual Out-Of-Pocket Maximum (combined Medical & Prescription)	\$1,500 per Benefit Period	\$3,500 per Benefit Period

BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider
	<i>Member payment based on the Allowed Benefit</i>	<i>Member payment based on the Allowed Benefit</i>
**Preventive Office Visit, Cancer Screenings, Immunizations	No charge, no deductible	No charge after deductible
PCP Office Visit (non-preventive), includes Specialist Office Visit and Rehabilitative Services PT/OT/ST	\$25 copay, no deductible	20% coinsurance, no deductible
Convenience Care (Retail Health Clinic)	\$25 copay, no deductible	20% coinsurance, no deductible
Urgent Care	\$50 copay, no deductible	\$50 copay, no deductible
Emergency Room	\$100 copay, no deductible	\$100 copay, no deductible
Mental Health and Substance Abuse Office Visit	\$25 copay, no deductible	20% coinsurance, no deductible
Mental Health and Substance Abuse Outpatient Hospital	20% coinsurance, no deductible	40% coinsurance, no deductible
Diagnostic Labs/X-rays/Imaging	20% coinsurance, after deductible	40% coinsurance, after deductible
Outpatient Surgery	20% coinsurance, after deductible	40% coinsurance, after deductible
Inpatient Hospital	20% coinsurance, after deductible	40% coinsurance, after deductible
Prescription Drugs – No deductible Tier 0: ACA preventive, oral chemo and diabetic Tier 1: generic Tier 2: preferred brand name Tier 3: non-preferred brand name Tier 4: preferred specialty Tier 5: non-preferred specialty	At pharmacies contracting with CareFirst Preferred Pharmacy 100% after a Tier 0: \$0 Tier 1: \$20 Tier 2: \$40 Tier 3: \$60 Tier 4: \$100 Tier 5: \$100	100% after a Tier 0: \$0 Tier 1: \$20 Tier 2: \$40 Tier 3: \$60 Tier 4: Not covered Tier 5: Not covered

**Please visit healthcare.gov/preventive-care-benefits/ for more information.

2021-2022 PREMIUM COSTS AND COVERAGE PERIODS				
Coverage Periods	Annual 08/01/21 - 07/31/22	Fall 08/01/21 - 12/31/21	Spring 01/01/22 - 07/31/22	Summer 06/01/22 - 07/31/22
Open Enrollment	07/15/21 - 09/15/21	07/15/21 - 09/15/21	12/01/21 - 02/15/22	05/15/22 - 06/30/22
Student	\$1,694	\$710	\$984	\$284
Spouse	\$1,694	\$710	\$984	\$284
All Children	\$1,694	\$710	\$984	\$284

To view all enrollment and coverage periods available, please visit umdgrad.myahpcare.com.

Payment Information

Students and their dependents (that meet eligibility guidelines) that are allowed to enroll online may pay the premium by credit card and ACH. To pay your premium by ACH, you must select your payment method from the payment submission screen and click on Bank Draft (ACH). Follow the prompts to select your financial institute. If your financial institute is not listed, it is not available. Then follow the prompts on the screen. When enrolling online, you may submit on the screen. When enrolling online, you may submit premium by credit card (Visa, MC, Discover or AMEX). Please go to umdgrad.myahpcare.com for more details.

There is no pro-rata or reduced premium payment for late enrollees. Refunds of premiums are allowed only upon entry into the armed forces.

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 umdgrad.myahpcare.com.