

# San Diego State University

## Graduate Student Health Insurance Plan 2023-2024

### Eligibility

GSHIP is designed to ensure that our graduate students have health, vision, and dental coverage to support their health and wellness throughout their course of study. The program ensures students have direct support in either obtaining affordable healthcare coverage, if they are not yet covered, or verifying their existing health insurance.

GSHIP is an opt-out program that offers health insurance through Aetna Student Health, the SDSU negotiated plan. The program requires that domestic (non-international) students at SDSU and SDSU Imperial Valley who are in a graduate or credential program have health insurance.

Graduate students enrolled in a degree program through SDSU Global Campus or those enrolled in a fully online program, are not subject to the requirement and not eligible to enroll in the SDSU negotiated health insurance plan.

### What's Included?

- Telehealth solutions through AcademicLiveCare (ALC)
- Academic Emergency Services\*
- Dental and Vision coverage through Aetna
- Access to Academic Student Assistance Program (ASAP)
- Small Copayment for approved prescription medications



### More Information

For full details of participation in the plan, please view the complete brochure online at: [sdsu.mycare26.com](https://sdsu.mycare26.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 [sdsu.mycare26.com/additionalresources](https://sdsu.mycare26.com/additionalresources)

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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. The EPO network is **Open Access Elect Choice EPO**.

\*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, Inc. (AHP).

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 [sdsu.mycare26.com](https://sdsu.mycare26.com).

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## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Benefit Maximum	Unlimited	
Deductible Per Person, per Policy Year	\$500	N/A
Out-of-Pocket Maximum Per Person, per Policy Year	\$8,700	N/A
Physician Office Visits	100% after a \$30 Copayment (Deductible waived)	Not Covered
Urgent Care	100% after a \$30 Copayment (Deductible waived)	Not Covered
Hospital Room and Board	80% after a \$150 Copayment (Deductible waived)	Not Covered
Hospital Emergency Room	80% after a \$350 Copayment (Deductible waived)	80% after a \$350 Copayment (Deductible waived)
Prescription Drugs, including Specialty Drugs Up to 30-day supply (Deductible waived)	100% after a Preferred Generic: \$20 Copayment Non-Preferred Generic: \$65 Copayment Preferred Brand-Name: \$40 Copayment Non-Preferred Brand Name: \$65 Copayment	Not Covered
Preventive Care For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (Deductible waived)	Not Covered

## Coverage Periods & Rates

	FALL 08/15/2023 - 01/15/2024	SPRING/SUMMER 01/16/2024 - 08/14/2024
Enrollment Periods	06/08/2023 - 09/08/2023	11/15/2023 - 02/08/2024
Student	\$1,330	\$1,860

To view all enrollment and coverage periods available, please visit [sdsu.mycare26.com](https://sdsu.mycare26.com).