

San Diego State University

Graduate Student Health Insurance Plan 2024-2025

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.

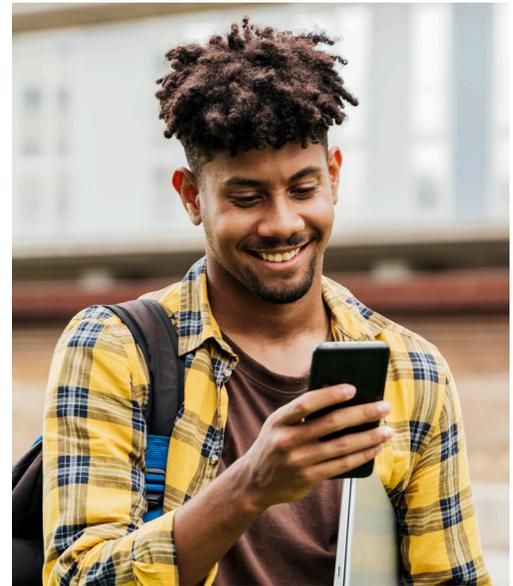
GSHIP is an opt-out program that offers health insurance through Aetna Student Health, the SDSU negotiated plan. The program requires that domestic (non-international) students at SDSU and SDSU Imperial Valley who are in a graduate or credential program have health insurance.

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.

Dependents are not eligible.

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.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please visit sdsu.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. 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), a Risk Strategies Company, dba Academic Health Insurance Services.

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.myahpcare.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 Student, per Policy Year | \$500 | N/A |
| Maximum Out-of-Pocket Limit Per Student, 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 healthcare.gov/preventive-care-benefits/ | 100% (Deductible waived) | Not Covered |

Coverage Periods & Rates

| | FALL 08/15/2024 - 01/15/2025 | SPRING/SUMMER 01/16/2025 - 08/14/2025 |
|--------------------|---------------------------------|------------------------------------------|
| Enrollment Periods | 07/08/2024 - 09/21/2024 | 11/15/2024 - 01/06/2025 |
| Student | \$1,437 | \$2,010 |

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