

# Sam Houston State University

## Domestic

### Student Health Insurance Plan

#### 2024-2025



#### What's Included?

- Aetna is the Preferred Provider and will provide maximum benefits at lowest cost
- Access to ASAP - Academic Student Assistance Program
- Access to Telehealth and Behavioral Health through AcademicLiveCare (ALC)
- Access to Academic Vision Care (AVC)
- Academic Emergency Services\*

#### More Information

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



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#### Eligibility

Domestic Undergraduate Students registered in 9 or more hours (3 or more for Summer) are eligible to enroll in the Plan.

Graduate students enrolled in 6 or more credit hours (3 or more for Summer) are eligible to enroll in the Plan.

Distance Learning Students taking only online courses and registered in 9 or more credit hours are eligible to enroll in the Plan.

Dependent coverage is not offered for Domestic or Distance Learning Students.

Voluntary coverage will only be sold by Fall, Spring/Summer, and Summer semester, and student must meet eligibility requirements each semester.

Visit the website [shsu-dom.myahpcare.com](https://shsu-dom.myahpcare.com) to enroll/renew your coverage online. For additional information, contact Student Health Services at (936) 294-1805.

\*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.

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 PPO network is **Aetna.**

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 Certificate of insurance. The final Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate of insurance is accessible upon approval at [shsu-dom.myahpcare.com](https://shsu-dom.myahpcare.com).

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 Aetna.

## Student Health Center Benefits (Students Only)

The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center for the following services:

- The Deductible and Copays will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center for all other services listed in the Schedule of Benefits.

### Benefits

*(Deductible applies unless otherwise stated below)*

|  | IN-NETWORK PROVIDER<br><small>Payments are based on the Negotiated Charge</small>  | OUT-OF-NETWORK PROVIDER<br><small>Payments are based on the Recognized Charge</small>   |
|--|--|---|
| Individual Deductible<br>Per Person, per Policy Year   | \$500  | \$1,000   |
| Family Deductible<br>For all Insureds in a Family,<br>per Policy Year  | \$1,000  | \$2,000   |
| Individual Out-of-Pocket<br>Maximum<br>Per Person, per Policy Year   | \$7,350  | \$15,000  |
| Family Out-of-Pocket<br>Maximum<br>For all Insureds in a Family,<br>per Policy Year  | \$14,700   | \$30,000  |
| Hospital Room and Board  | 80%  | 60%   |
| Inpatient/Outpatient<br>Surgical Services  | 80%  | 60%   |
| Physicians and Other<br>Health Professionals<br>Office Visits  | 100% after a<br>\$30 Copayment per visit<br>(Deductible waived)  | 60%   |
| Diagnostic Complex<br>Imaging, Lab Work, and<br>Radiological Services  | 80%  | 60%   |
| Hospital Emergency<br>Room<br>Copayment waived if admitted   | 80% after a<br>\$150 Copayment per visit   | 80% after a<br>\$150 Copayment per visit  |
| Prescription Drugs<br>Includes specialty drugs<br>31-day supply per<br>prescription<br>(Deductible waived)   | At pharmacies contracting with<br>Aetna Student Health<br><br>100% after a:<br>Generic Drug:<br>\$20 Copayment<br>Preferred Brand-Name Drug:<br>\$40 Copayment<br>Non-Preferred Brand-Name Drug:<br>\$60 Copayment | 60%<br><br>Please note: You are required to pay<br>the full amount charged at the time<br>of service for all prescriptions at an<br>Out-of-Network provider and then file a<br>claim for reimbursement. |
| Preventive Care Services<br>For more information, visit<br><a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a> | 100%<br>(Deductible waived)  | 60%   |

### Coverage Periods & Rates

| Coverage<br>Periods | FALL - NEW<br>08/01/2024 -<br>12/31/2024 | FALL - RETURNING<br>08/15/2024 -<br>12/31/2024 | SPRING/SUMMER<br>01/01/2025 -<br>07/31/2025 | SUMMER<br>05/08/2025 -<br>07/31/2025 |
|---------------------|--|--|---|--------------------------------------|
| Open<br>Enrollment  | 07/25/2024 -<br>09/13/2024               | 07/25/2024 -<br>09/13/2024                     | 12/12/2024 -<br>01/30/2025                  | 04/30/2025 -<br>06/11/2025           |
| Student             | \$2,006                                  | \$1,823  | \$2,779                                     | \$1,115                              |

To view all enrollment and coverage periods available, please visit [shsu-dom.myahpcare.com](https://shsu-dom.myahpcare.com).