

Southern Methodist University 2019-2020

Domestic Students

# Student Health Insurance Plan



Please note: The new insurance carrier for the 2019-2020 school year is National Guardian Life Insurance Company.

## Eligibility

All domestic students taking nine (9) or more credit hours are required to maintain health insurance as a condition of enrollment. A domestic student may waive out of the policy by documenting current, comparable U.S. insurance coverage in the Student Center component of MY.SMU.EDU before the deadline each semester. Domestic students not waiving are required to enroll in the Student Health Insurance Plan. To complete the waiver or elect coverage, go to the Student Center component of MY.SMU.EDU. If you choose not to elect coverage, or do not waive coverage, by the waiver deadline, the premium will be charged to your SMU student account. No changes will be made to a student's SMU account after August 7, for Fall 2019 or December 7, for Spring 2020. For more detailed information, please visit [smu.edu/healthinsurance](http://smu.edu/healthinsurance).

All domestic students taking between one (1) and eight (8) credit hours are eligible to enroll on a voluntary basis during the open enrollment period each semester and have their premiums billed to their SMU Student Accounts. Students taking eight (8) hours or less will not be automatically enrolled.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

Please view the complete brochure on-line at [smu.myahpcare.com](http://smu.myahpcare.com) for full details of participation in the plan.

## Additional Benefits

The following value-added services are not part of the Policy and are not underwritten by National Guardian Life Insurance Company. The services are provided by independent vendors and are included in the Student Health Insurance Plan.

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services

## Additional Information

- [smu.myahpcare.com](http://smu.myahpcare.com)
- [support@ahpcare.com](mailto:support@ahpcare.com)
- 1-855-357-0242



The 2019-2020 Student Health Insurance Plan is underwritten by National Guardian Life Insurance Company, Madison, WI, as Policy Form No. NBH-280 (2014)PPO TX. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life

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# Southern Methodist University - Domestic 2019-2020 Student Health Insurance Plan

Please note: The new insurance carrier for the 2019-2020 school year is **National Guardian Life Insurance Company.**

This flyer 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 PPO network is Cigna.**

**Student Health Center:** There is no copayment for routine office visits. The Deductible is waived, covered expenses will be payable at 80% for insured students. Adult immunizations covered at the SHC include TB skin test, MMR#1, MMR#2, Tdap, Td and meningitis.

**At SMU SHC:** Prescriptions are payable at 100% after a \$15 Copayment for each Generic Drug and \$40 Copayment for each Brand Name Drug.

## BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum	Unlimited
Individual Deductible	Network Provider: \$400 per Insured Person, per Policy Year Non-Network Provider: \$1,200 per Insured Person, per Policy Year
Family Deductible	Network Provider: \$1,200 for all Insureds in a Family, per Policy Year Non-Network Provider: \$3,600 for all Insureds in a Family, per Policy Year
Individual Out-of-Pocket	Network Provider: \$7,900 per Insured Person, per Policy Year Non-Network Provider: \$10,000 per Insured Person, per Policy Year
Family Out-of-Pocket	Network Provider: \$12,700 for all Insureds in a Family, per Policy Year Non-Network Provider: \$37,500 for all Insureds in a Family, per Policy Year

**\*Preventive Services:** The Deductible is not applicable to Preventive Services. Benefits for services provided by a Network Provider are paid at 100% of the PPO Allowance for Covered Medical Expenses. Benefits for services provided by a Non-Network Provider are provided at the Non-Network Coinsurance Amount.

BENEFIT CATEGORY	Network Provider	Non-Network Provider
	<i>Payments are based on the PPO Allowance for Covered Medical Expenses</i>	<i>Payments are based on Usual and Reasonable Charge for Covered Medical Expenses</i>
Hospital Room and Board Expenses <i>Precertification Required</i>	80%	60%
Inpatient Surgery <i>Precertification Required</i>	80%	60%
Outpatient Surgery	80%	60%
In-Office Physician's Visits	100% after a \$30 Copayment Deductible Waived	60%
Diagnostic X-ray Services & Laboratory Procedures	80%	60%
Emergency Services Expenses <i>Copayment waived if admitted</i>	80% after a \$250 Copayment per visit	80% after a \$250 Copayment per visit
Prescription Drugs	<b>At pharmacies contracting with Cigna RX®</b> 100% after a \$25 Copayment per Generic Drug \$50 Copayment per Preferred Brand Drug \$75 Copayment per Brand Drug	60% after a \$25 Copayment per Generic Drug \$50 Copayment per Preferred Brand Drug \$75 Copayment per Brand Drug

\*Please visit [healthcare.gov/preventive-care-benefits/](http://healthcare.gov/preventive-care-benefits/) for more information

2019-2020 PREMIUM COSTS AND COVERAGE PERIODS			
Coverage Periods	Fall 08/01/2019 to 01/01/2020**	Spring/Summer 01/01/2020 to 08/01/2020**	Summer 05/01/2020 to 08/01/2020**
Open Enrollment	04/15/2019 through 08/07/2019	11/01/2019 through 12/07/2019	03/29/2020 through 07/02/2020
Waiver Deadline	08/07/2019	12/07/2019	N/A
Student	\$ 1,489.00	\$ 1,489.00	\$ 749.00
Spouse	\$ 1,489.00	\$ 1,489.00	\$ 749.00
Each Child, 2x Max <sup>1</sup>	\$ 1,489.00	\$ 1,489.00	\$ 749.00

\*\*The coverage periods are effective and will terminate at 12:01am on the dates advertised. These rates include an administrative fee.

<sup>1</sup>Coverage for 2 or more children is calculated at the child rate times two (2).

To view all enrollment and coverage periods available, please visit [smu.myahpcare.com](http://smu.myahpcare.com) or call Academic HealthPlans at 1-855-357-0242.