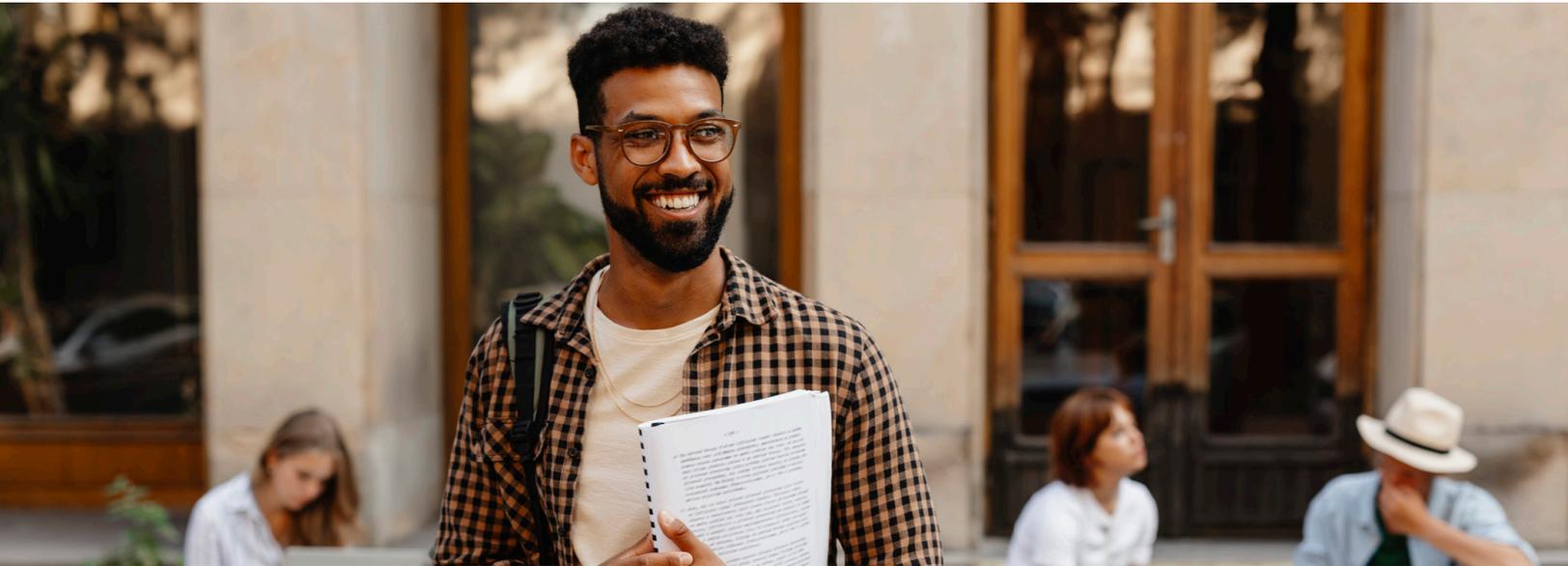


# Sul Ross State University - International Students

## Student Health Insurance Plan 2024-2025



### Eligibility

All enrolled International Students in the United States with non-immigrant F-1 and J-1 student visa classifications are required to participate in the mandatory health insurance requirement. International students are automatically enrolled, and the premium will be added to your student account.

### What's Included?

- Aetna PPO will provide maximum benefits at lowest cost
- Virtual visits through AcademicLiveCare (ALC)
- Monthly Installments Options available at [sulross.myahpcare.com/enrollment](https://sulross.myahpcare.com/enrollment). Installment fee applies. No credit card or ACH fees
- Coverage when traveling
- Academic Emergency Services\*

### More Information

For full details of participation in the plan, please view the complete brochure online at: [sulross.myahpcare.com](https://sulross.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 [sulross.myahpcare.com/additionalresources](https://sulross.myahpcare.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 Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. **The PPO network is Aetna.**

\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company.

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 [sulross.myahpcare.com](https://sulross.myahpcare.com).

# Sul Ross State University 2024-2025

## 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 Per Insured Person, per Policy Year	Unlimited	
Individual Deductible Per Insured Person, per Policy Year	\$500	\$1,000
Family Deductible Per Family, per Policy Year	\$1,000	\$2,000
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$7,350	\$15,000
Family Out-of-Pocket Maximum Per Family, per Policy Year	\$14,700	\$30,000
Hospital Room and Board Expenses	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Physician, Specialist including Consultants Office Visits	100% after a \$30 Copayment (Deductible waived)	60%
Diagnostic Testing	80%	60%
Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac & Pulmonary Therapy	80%	60%
Hospital Emergency Room Copayment waived if admitted (Deductible waived)	80% after a \$150 Copayment	80% after a \$150 Copayment
Preventive Care Services For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (Deductible waived)	60%
Prescription Drugs including specialty drugs (Deductible waived)	At pharmacies contracting with Aetna:  100% after a Generic Drug: \$20 Copayment Preferred Brand-Name: \$40 Copayment Non-Preferred Brand-Name Drug: \$60 Copayment	60%

## Coverage Periods & Rates

Coverage Periods	EARLY FALL 08/01/24 - 08/14/24	FALL 08/15/24 - 12/31/24	SPRING/SUMMER 01/01/25 - 08/14/25
Enrollment Periods	07/15/24 - 08/14/24	07/15/24 - 09/06/24	10/17/24 - 02/01/25
Student	\$88	\$876	\$1,422
Spouse	\$88	\$876	\$1,422
Each Child, 2x Max	\$88	\$876	\$1,422

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