

Texas State University 2018-2019 - Domestic and Non F & J Student Health Insurance Plan



Eligibility

All Domestic and Non F1/J1 International students attending Texas State University are eligible to enroll in the Student Health Insurance Plan during the open enrollment period.

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 txstate.myahpcare.com for full details of participation in the plan.

- PPO Plan with large network
- Covers Essential Health Benefits, including preventive services

New Benefits for the 2018-2019 Year

Free for All Insured Students

BetterHelp

Students will have access to psychologists, marriage and family therapists, clinical social workers and licensed professional counselors. These professional licensed counselors will be available via ongoing text communications, live chat, phone, video or groupinars.

HealthiestYou

HealthiestYou offers 24/7/365 access to board-certified physicians via phone and/or video chat.

Additional Benefit

- Access to a 24/7 Student Assistance Program
- Coverage when traveling

Additional Information

txstate.myahpcare.com

1-855-850-4298



Fall 2018-2019 Open Enrollment begins 03/26/2018

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. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of UnitedHealthcare Choice Plus.

STUDENT HEALTH CENTER:

The deductible will be waived and covered expenses paid at 100% based upon UnitedHealthcare allowables. A \$30 copayment applies to doctor's visits. Student prescription drug benefits at the Student Health Center provide coverage for medication prescribed for the treatment of acne, allergies and Mental Illness/Chemical Dependency if the medication is available on the Student Health formulary.

BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum	Unlimited, per Member, per Policy Year
Individual Deductible	In-Network Provider: \$500 per Insured Person, per Policy Year Out-of-Network Provider: \$1,000 per Insured Person, per Policy Year
Family Deductible	In-Network Provider: \$1,500 for all Insureds in a Family, per Policy Year Out-of-Network Provider: \$3,000 for all Insureds in a Family, per Policy Year
Individual Out-of-Pocket Maximum	In-Network Provider: \$6,350 per Insured Person, per Policy Year Out-of-Network Provider: \$12,700 per Insured Person, per Policy Year
Family Out-of-Pocket Maximum	In-Network Provider: \$12,700 for all Insureds in a Family, per Policy Year Out-of-Network Provider: \$25,400 for all Insureds in a Family, per Policy Year

BENEFIT CATEGORY	Network Provider	Non-Network Provider
	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on Usual and Customary Charges</i>
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
In-Office Physician Fees	100% after a \$30 Copay per visit	60%
Diagnostic X-ray Services & Laboratory Procedures	80%	60%
Emergency Services Expense <i>Copay waived if admitted</i>	80% after a \$150 Copay per visit	80% after a \$150 Copay per visit
Prescription Drugs <i>Up to a 90 day supply</i>	At pharmacies contracting with UnitedHealthcare Pharmacy: 100% after a \$20 Copayment per Tier 1 \$40 Copayment per Tier 2 \$60 Copayment per Tier 3 (Deductible waived)	60% (after \$1,000 individual plan deductible)
Prescription Drugs at Texas State University Health Center (SHC) <i>Up to a 90 day supply (copay per 30 day supply) (Deductible waived)</i>	At Texas State University SHC: 100% after a \$10 Copayment per Generic drug \$25 Copayment per Brand drug	N/A
*Preventive Care Services	100%	60%

*For more information please visit healthcare.gov/preventive-care-benefits/

NEW for the 2018-2019 School Year - Monthly Installments Option

Academic HealthPlans is pleased to offer students the option of paying for their Student Health Insurance premium through monthly installments for the Annual and Spring/Summer coverage periods. Please visit txstate.myahpcare.com/cost for more information.

2018-2019 PREMIUM COSTS AND COVERAGE PERIODS FOR DOMESTIC						
Coverage Periods	Annual 08/23/2018 through 08/22/2019	Fall 08/23/2018 through 01/12/2019	Spring 01/13/2019 through 05/26/2019	Spring/Summer 01/13/2019 through 08/22/2019	Summer 05/27/2019 through 08/22/2019	Summer 2 07/07/2019 through 08/22/2019
Open Enrollment	03/26/2018 through 09/28/2018	03/26/2018 through 09/28/2018	10/22/2018 through 02/28/2019	10/22/2018 through 02/28/2019	03/25/2019 through 06/14/2019	06/18/2019 through 07/12/2019
Student	\$3,683	\$1,443	\$1,352	\$2,240	\$888	\$475
Spouse	\$3,683	\$1,443	\$1,352	\$2,240	\$888	\$475
Child	\$3,683	\$1,443	\$1,352	\$2,240	\$888	\$475

To view all enrollment and coverage periods available, please visit txstate.myahpcare.com or call Academic HealthPlans at 1-855-850-4298.

DISCLAIMER: This information is subject to change based upon the mandated benefits approved within the filing for the plan.