

Texas State University 2019-2020 - Domestic Student Health Insurance Plan



Eligibility

Domestic Undergraduate students must be registered in **9 or more hours**¹ and Graduate students must be registered in **6 or more hours**¹ to be eligible to purchase 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

Please note: Non F1/J1 students are no longer eligible to participate in the Student Health Insurance Plan. Please contact Academic HealthPlans at support@ahpcare.com for other enrollment options.

¹Plan change for the 2019-2020 policy 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 Information

-  txstate.myahpcare.com
-  1-855-850-4298
-  support@ahpcare.com



Fall 2019-2020 Open Enrollment begins 05/22/2019.

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>31-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 <i>(Deductible waived)</i>	60% <i>(after \$1,000 individual plan deductible)</i>
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%

*Please visit www.healthcare.gov/coverage/preventive-care-benefits/ for more information.

*****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.

2019-2020 PREMIUM COSTS AND COVERAGE PERIODS FOR DOMESTIC STUDENTS AND THEIR DEPENDENTS						
Coverage Periods	Annual	Fall	Spring	Spring/Summer	Summer	Summer 2
	08/23/2019 through 08/22/2020	08/23/2019 through 01/12/2020	01/13/2020 through 05/24/2020	01/13/2020 through 08/22/2020	05/25/2020 through 08/22/2020	07/06/2020 through 08/22/2020
Open Enrollment	05/22/2019 through 09/27/2019	05/22/2019 through 09/27/2019	10/21/2019 through 02/28/2020	10/21/2019 through 02/28/2020	03/25/2020 through 06/15/2020	06/18/2020 through 07/13/2020
Student	\$4,276	\$1,671	\$1,553	\$2,605	\$1,052	\$563
Spouse	\$4,276	\$1,671	\$1,553	\$2,605	\$1,052	\$563
¹Child	\$4,276	\$1,671	\$1,553	\$2,605	\$1,052	\$563

¹The child rate is up to two children. The cost for two or more children will be two times the child rate.

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

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 txstate.myahpcare.com.