

University of Houston-Downtown offers **AcademicBlue**, a student health insurance plan from Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, and administered by Academic HealthPlans.

Before you choose coverage, look to see how **AcademicBlue** compares to your current health insurance plan. It may be cheaper than the plans on the Health Insurance Marketplace or your parents' plan.

Compare the facts	AcademicBlue Student Health Plans	Your Plan (Other Coverage – Employer, Dependent, Marketplace)
Affordable Care Act (ACA) Compliant	✓	✓
Preventive care benefits	✓	✓
Essential health benefits	✓	✓
No annual limits or pre-existing condition limitations	✓	✓

Know the differences

Designed and priced for students and endorsed by your University	✓	✗
100% coverage of eligible services at the student health center	✓	✗
Broad PPO network of doctors and hospitals at home and nationwide	✓	VARIES

Do the math

Premiums are based on student's age and health risk, so premiums are usually cheaper	✓	✗
--	---	---

Use the worksheet on the back to compare your current health insurance plan to the **AcademicBlue** student health plan.

Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To get help and information in your language at no cost, please call us at 855-710-6984.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-710-6984 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 855-710-6984 (TTY: 711).

For the full list of languages, see your specific school brochure.

University of Houston-Downtown

2020-2021 Student Health Insurance Plan

Benefit Highlight Summary*	AcademicBlue Student Health Plan	Your Plan (Other Coverage – Employer, Dependent, Marketplace)
	In Network	In Network
Student Health Center	100%	
Coinsurance Level	80%	
Deductible per Individual	\$350	
Individual Out-of-Pocket Maximum	\$8,150	
Inpatient Hospital Expenses	80%	
Outpatient Hospital Expenses	80%	
Emergency Room	80% after applicable copayment	
Emergency Room Copay**	\$250	
Office Visit Primary Copay	100% after applicable copayment of \$35	
Office Visit Specialist Copay	100% after applicable copayment of \$35	
Preventative Care Services	100%	
Prescription Drug	100% after applicable copayment	
Generic Drug Copay	\$10 (Student Health Center)/\$20 (In Network)	
Preferred Brand Copay	\$25 (Student Health Center)/\$50 (In Network)***	
Non-Preferred Brand Copay	\$70 (Student Health Center)/\$70 (In Network)***	
Annual Premium****	\$2,815	

This plan meets or exceeds a Gold metal level of coverage.

Do the math and see if **AcademicBlue** is the smart move for you!

- Quality coverage compatible with the Affordable Care Act (ACA)
- Access to the Blue Cross and Blue Shield of Texas (BCBSTX) PPO network
- Nationwide coverage through the BlueCard® program, no matter where you travel
- Low office visit copays and waived deductible in certain cases
- Endorsed and sponsored by University of Houston-Downtown

* The summary does not include all benefits available in the student health plan.

** The copayment is waived if the patient is admitted to the hospital following an emergency room visit.

*** Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.

**** A \$42 AES fee, a Broker Admin fee of \$83 and an Admin fee of \$56 is included.

For more information, go to uhd.myahpcare.com.