

# University of Maryland Graduate Students Student Health Insurance Plan



The new insurance carrier for 2022-2023 is Aetna.

## Eligibility

- As of Fall 2020, all students enrolled full-time in a master's or doctoral program at the University of Maryland, College Park campus must have health insurance coverage. Full-time students are those who are enrolled for at least 48 units for the semester or 36 units for a 12-week term. Part-time students, non-degree-seeking students and students enrolled in certificate programs, exclusively online programs, and/or programs at the Shady Grove campus are encouraged, but not required, to have health insurance, unless the student's immigration status requires insurance.
- To be eligible to enroll in a Student Health Insurance Plan (SHIP), graduate students must be registered for one or more credits. Students must actively attend classes for at least the first 31 days after the first day of class. Home study, correspondence and online classes do not fulfill the eligibility requirements for active class attendance.
- Eligible students who enroll in the Student Health Insurance Plan (SHIP) may also enroll their eligible dependents. Eligible dependents include the student's spouse and dependent children under age 26.

Please view the complete brochure online at [umdgrad.myahpcare.com](http://umdgrad.myahpcare.com) for full details of participation in the SHIP.

## Enrollment Benefits for UMD Students

- No cost for covered services including sick visits, lab work, x-rays, behavioral health, international travel, immunizations and women's health services at the University Health Center.
- Competitively priced Plan with access to top-rated providers
- 24-hour nurse line & telehealth services for behavioral and physical health
- Coverage when traveling
- Academic Emergency Services\*
- Optional Dental and Vision Coverage

## Already Have Insurance?

If you have other adequate health insurance and do not wish to enroll in the SHIP, please go online to [umdgrad.myahpcare.com](http://umdgrad.myahpcare.com) and complete the **External Health Insurance Reporting Form**. Completing this form will ensure your compliance with the Graduate School's Health Insurance Policy.



\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Aetna.

# University of Maryland Graduate Students 2022-2023

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.

## BENEFIT MAXIMUMS & DEDUCTIBLES

Covered services received at the University Health Center are \$0 and the Deductible does not need to be met in order to receive care.

	In-Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited, per Insured Person, per Policy Year	
Individual Deductible	\$250 per Policy Year	\$500 per Policy Year
Family Deductible	\$500 per Policy Year	\$600 per Policy Year
Individual Out-Of-Pocket Maximum (combined Medical & Prescription)	\$1,500 per Policy Year	\$3,500 per Policy Year
Family Out-Of-Pocket Maximum (combined Medical & Prescription)	\$3,000 per Policy Year	\$5,000 per Policy Year

BENEFIT CATEGORY (Deductible applies unless otherwise stated below)	In-Network Provider	Out-of-Network Provider
	Payments are based on the Negotiated Charge	Payments are based on the Recognized Charge
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Physician, Specialist, including Consultants Office Visits includes Telehealth consultation	100% after a \$25 copayment per visit (deductible waived)	80% per visit (deductible waived)
Hospital Emergency Room	100% after a \$100 copayment per visit (deductible waived)	100% after a \$100 copayment per visit (deductible waived)
Mental Health and Substance Abuse Office Visit	100% after a \$25 copayment per visit (deductible waived)	80% per visit (deductible waived)
Mental Health and Substance Abuse Outpatient Hospital	80% (deductible waived)	60% (deductible waived)
Diagnostic Testing	80%	60%
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)	100%
Prescription Drugs (deductible waived)	At pharmacies contracting with Aetna 100% after a Preferred Generic Drug: \$20 copayment Non-Preferred Generic Drug: \$60 copayment Preferred Brand-Name Drug: \$40 copayment Non-Preferred Brand-Name Drug: \$60 copayment Specialty Drug: \$100 copayment	100% after a Preferred Generic Drug: \$20 copayment Non-Preferred Generic Drug: \$60 copayment Preferred Brand-Name Drug: \$40 copayment Non-Preferred Brand-Name Drug: \$60 copayment

## 2022-2023 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual 08/01/22 - 07/31/23	Fall 08/01/22 - 12/31/22	Spring 01/01/23 - 07/31/23	Summer 06/01/23 - 07/31/23
Open Enrollment	07/15/22 - 09/15/22	07/15/22 - 09/15/22	12/01/22 - 02/15/23	05/15/23 - 06/02/23
Student	\$2,334	\$978	\$1,356	\$390
Spouse	\$2,334	\$978	\$1,356	\$390
All Children	\$2,334	\$978	\$1,356	\$390

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

### Payment Information

Students and their dependents (that meet eligibility guidelines) that are allowed to enroll online may pay the premium by credit card and ACH. To pay your premium by ACH, you must select your payment method from the payment submission screen and click on Bank Draft (ACH). Follow the prompts to select your financial institution. If your financial institute is not listed, it is not available. Then follow the prompts on the screen.. When enrolling online, you may submit on the screen. When enrolling online, you may submit premium by credit card (Visa, MC, Discover or AMEX). Please go to [umdgrad.myahpcare.com](https://umdgrad.myahpcare.com) for more details.

There is no pro-rata or reduced premium payment for late enrollees. Refunds of premiums are allowed only upon entry into the armed forces.

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