

# University of Maryland - College Park Student Health Insurance Plan



## Eligibility

- All **Domestic Undergraduate students** enrolled in six (6) or more credit hours and all **International Undergraduate students** enrolled at UMD are required to purchase this plan, unless proof of comparable coverage is provided.
- All **Graduate students** enrolled in (1) or more credit hours are eligible to enroll in the UMD Student Health Insurance Plan or provide proof of other adequate health coverage.
- Part-time students, non-degree-seeking students, 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.
- 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 this plan may also enroll their eligible dependents. Eligible dependents include the student's spouse and dependent children under age 26.

Please view the complete brochure on-line at [umd.myahpcare.com](http://umd.myahpcare.com) for full details of participation in the plan.

## University Health Center Benefits

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.

## Additional Benefits

- 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 Add-On Coverage

- [Dental](#)
- [Vision](#)



# University of Maryland - College Park 2021-2022

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 medical benefits are administered by CareFirst. **The PPO network is BluePreferred.**

## BENEFIT MAXIMUMS & DEDUCTIBLES

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

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

BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider
	Member payment based on the Allowed Benefit	Member payment based on the Allowed Benefit
**Preventive Office Visit, Cancer Screenings, Immunizations	No charge, no deductible	No charge after deductible
PCP Office Visit (non-preventive), includes Specialist Office Visit and Rehabilitative Services PT/OT/ST	\$25 copay, no deductible	20% coinsurance, no deductible
Convenience Care (Retail Health Clinic)	\$25 copay, no deductible	20% coinsurance, no deductible
Urgent Care	\$50 copay, no deductible	\$50 copay, no deductible
Emergency Room	\$100 copay, no deductible	\$100 copay, no deductible
Mental Health and Substance Abuse Office Visit	\$25 copay, no deductible	20% coinsurance, no deductible
Mental Health and Substance Abuse Outpatient Hospital	20% coinsurance, no deductible	40% coinsurance, no deductible
Diagnostic Labs/X-rays/Imaging	20% coinsurance, after deductible	40% coinsurance, after deductible
Outpatient Surgery	20% coinsurance, after deductible	40% coinsurance, after deductible
Inpatient Hospital	20% coinsurance, after deductible	40% coinsurance, after deductible
Prescription Drugs – No deductible Tier 0: ACA preventive, oral chemo and diabetic Tier 1: generic Tier 2: preferred brand name Tier 3: non-preferred brand name Tier 4: preferred specialty Tier 5: non-preferred specialty	<b>At pharmacies contracting with CareFirst Preferred Pharmacy</b> 100% after a Tier 0: \$0 Tier 1: \$20 Tier 2: \$40 Tier 3: \$60 Tier 4: \$100 Tier 5: \$100	100% after a Tier 0: \$0 Tier 1: \$20 Tier 2: \$40 Tier 3: \$60 Tier 4: Not covered Tier 5: Not covered

\*\*Please visit [healthcare.gov/preventive-care-benefits/](https://www.healthcare.gov/preventive-care-benefits/) for more information.

## 2021-2022 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual 08/01/21 - 07/31/22	Fall (Grad Students Only) 08/01/2021 - 12/31/2021	Spring 01/01/22 - 07/31/22	Summer 06/01/22 - 07/31/22
Open Enrollment Period Undergraduate Students	07/15/21 - 09/15/21		12/01/21 - 02/15/22	05/15/22 - 06/30/22
Open Enrollment Period Graduate Students	07/15/21 - 09/15/21	07/15/21 - 09/15/21	12/01/21 - 02/15/22	05/15/22 - 06/30/22
<b>Student</b>	\$1,694	\$ 710	\$ 984	\$ 283
<b>Spouse</b>	\$1,694	\$ 710	\$ 984	\$ 283
<b>All Children</b>	\$1,694	\$ 710	\$ 984	\$ 283

To view all enrollment and coverage periods available, please visit [umd.myahpcare.com](https://umd.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 institute. If your financial institute is not listed, it is not available. Then follow the prompts on the screen.. When enrolling online, you may submit premium by credit card (Visa, MC, Discover or AMEX). Please go to [umd.myahpcare.com](https://umd.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 [umd.myahpcare.com](https://umd.myahpcare.com).