

University of Maryland - College Park 2020-2021 Student Health Insurance Plan



Eligibility

- All domestic undergraduate students enrolled in six (6) or more credit hours are required to purchase this plan, unless proof of comparable coverage is provided. All newly admitted international undergraduate students are automatically enrolled and cannot waive out of coverage. All continuing international undergraduate students who were enrolled at the University of Maryland for the 2016-2017 school year (or prior) are required to purchase this plan, unless proof comparable coverage is furnished.
- 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 umdship.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.

How to Waive

If you have other adequate health insurance and would like to waive the Student Health Insurance Plan, please go online to umdship.myahpcare.com and complete the online waiver by the deadline dates. The Annual waiver deadline is September 15, 2020. The Spring waiver period opens December 1, 2020 and the deadline to waive is February 15, 2021.

Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services



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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		
UNIVERSITY HEALTH CENTER	COVERED SERVICES RECEIVED AT THE UNIVERSITY HEALTH CENTER ARE \$0 AND THE DEDUCTIBLE DOES NOT NEED TO BE MET TO RECEIVE CARE.	
Benefit Maximum	Unlimited, per Insured Person, per Policy Year	
Annual Deductible	In-network: \$ 250 per Benefit Period Out-of-network: \$ 500 per Benefit Period	
Annual Out-of-Pocket Maximum (combined medical and prescription)	In-network: \$1,500 per Benefit Period Out-of-network: \$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 Services	No charge, no deductible	No charge, no deductible
PCP Office Visit (non-preventive), includes Specialist	\$25 copay, no deductible	20% coinsurance, no deductible
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 Facility	\$50 copay, no deductible	\$50 copay, no deductible
Emergency Room (waived if admitted)	\$100 copay, no deductible	\$100 copay, no deductible
Mental Health and Substance Use Disorder Office Visit	\$25 copay, no deductible	20% coinsurance, no deductible
Outpatient Hospital	20% coinsurance, after deductible	40% coinsurance, after 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	At pharmacies contracting with CareFirst Preferred Pharmacy 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 and 5: Not covered

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

2020-2021 PREMIUM COSTS AND COVERAGE PERIODS				
Coverage Periods	Annual 08/01/2020 through 07/31/2021	Fall 08/01/2020 through 12/31/2020	Spring (New)* 01/01/2021 through 07/31/2021	Summer 06/01/2021 through 07/31/2021
Open Enrollment	07/15/2020 through 09/15/2020	07/15/2020 through 09/15/2020	12/01/2020 through 02/15/2021	05/15/2021 through 06/30/2021
Student	\$ 1,555.00	\$ 778.00	\$907.00	\$ 259.00
Spouse	\$ 1,555.00	\$ 778.00	\$907.00	\$ 259.00
All Children	\$ 1,555.00	\$ 778.00	\$907.00	\$ 259.00

*To view all enrollment and coverage periods available, please visit umdship.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 umdship.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 approved policy of insurance is accessible upon approval at umdship.myahpcare.com.