



## ELIGIBILITY

All registered **International students**, with F-1 visa status on a UNLV I-20, taking credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is provided by completing the waiver. Waivers must be submitted each term. International student accounts will be charged the Student Health Insurance Fee for the Fall and Spring/Summer term.

All registered, degree-seeking **Graduate & Professional students** taking 1-8 credit hours and all registered, degree-seeking **Law students** taking 1-11 credit hours are eligible to enroll in this Student Health Insurance Plan on a voluntary basis. All registered, degree-seeking **Graduate & Professional students** taking 9 or more credits and all Graduate Assistantship (GA) students enrolled in 6 or more credit hours are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is provided by completing the waiver. Students need to submit a waiver once per academic year. Graduate student accounts will be charged the Student Health Insurance Fee for the Fall and Spring/Summer term.

All registered, degree-seeking **School of Nursing students** taking 1-8 credits are eligible to enroll in this Student Health Insurance Plan on a voluntary basis. However, if you do not already have adequate medical insurance coverage, you must enroll online at [unlv.myahpcare.com](http://unlv.myahpcare.com). All registered degree-seeking School of Nursing students taking 9 or more credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is provided by completing the waiver. Waivers must be submitted once per academic year. Nursing student accounts will be charged the Student Health Insurance Fee for the Fall and Summer/Summer term.

Insured Students who are enrolled in the Student Health Insurance Plan may also enroll their eligible dependents. **All International Students are required to have a F-1 Visa, and dependents have a F-2 Visa to be eligible for this insurance plan.**

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

## ADDITIONAL BENEFITS

- Access to Telehealth
- Access to Dental Benefits
- Coverage when traveling
- 24/7 Nurse Line available
- Academic Emergency Services\*

\*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 Nevada, Las Vegas 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 PPO**.

**Student Health Center:** The **\*\*Deductible** is waived if Covered Medical Expenses are incurred at the Student Health Center. The Student Health Center Pharmacy has a \$20 Copay per prescription. A SHC referral is not required, and it does not guarantee services received will be considered eligible expenses under the plan, nor is it a guarantee of payment. Insured dependents are not eligible to use the UNLV SHC. The benefits listed in the Schedule of Benefits are available to the insured dependents.

## MAXIMUMS & DEDUCTIBLES

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Benefit Maximum</b> per Insured Person, per Policy Year	Unlimited	
<b>**Deductible</b> per Insured Person, per Policy Year	\$ 250	\$ 500
<b>Individual Out-of-Pocket Maximum</b> per Insured Person, per Policy Year	\$ 8,550	\$ 17,100
<b>Family Out-of-Pocket Maximum</b> for all Insureds in a Family, per Policy Year	\$ 17,100	\$ 34,200

## COVERAGE & COST

### Graduate, Professional & International Students

<b>Fall</b>	08/16/22 - 01/11/23
Waiver Deadline	05/04/22 - 09/15/22
Student	\$ 1,225.00
Spouse	\$ 1,225.00
Each Child <sup>1</sup>	\$ 1,225.00
<b>Spring/Summer</b>	01/12/23 - 08/15/23
Waiver Deadline	11/13/22 - 02/09/23
Student	\$ 1,775.00
Spouse	\$ 1,775.00
Each Child <sup>1</sup>	\$ 1,775.00

### Nursing Students

<b>Fall</b>	09/01/22 - 12/31/22
Waiver Deadline	05/04/22 - 09/15/22
Student	\$ 1,003.00
Spouse	\$ 1,003.00
Each Child <sup>1</sup>	\$ 1,003.00
<b>Spring</b>	01/01/23 - 04/30/23
Waiver Deadline	11/13/22 - 01/12/23
Student	\$ 986.00
Spouse	\$ 986.00
Each Child <sup>1</sup>	\$ 986.00
<b>Summer</b>	05/01/23 - 08/31/23
Waiver Deadline	04/12/23 - 05/18/23
Student	\$ 1,011.00
Spouse	\$ 1,011.00
Each Child <sup>1</sup>	\$ 1,011.00

<sup>1</sup>Coverage for two (2) or more children is calculated at the child rate times two (2).

To view enrollment and coverage periods available, please visit [unlv.myahpcare.com](http://unlv.myahpcare.com).

## BENEFITS (Deductible applies unless otherwise stated below)

IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
<b>Hospital Room and Board Expenses</b>	
80%	50%
<b>Inpatient/Outpatient Surgery</b>	
80%	50%
<b>Physician and specialist, including Consultants Office Visits</b>	
80% after a \$25 Copayment	50% after a \$25 Copayment
<b>Diagnostic Testing</b>	
80%	50%
<b>Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac and Pulmonary Therapy</b>	
80%	50%
<b>Hospital Emergency Room, copayment waived if admitted</b>	
80% after a \$100 Copayment	80% after a \$100 Copayment
<b>Preventive Care Services</b> For more information, please visit <a href="http://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	
100% (deductible waived)	50%
<b>Prescription Drugs, deductible waived</b>	
At pharmacies contracting with Aetna	50%
70%	

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 [unlv.myahpcare.com](http://unlv.myahpcare.com).