

# University of Nevada, Las Vegas

## Scholar Health Insurance Plan

### 2023-2024



#### What's Included?

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

#### Eligibility

All international scholars possessing and maintaining a current passport and valid J-1 visa status and engaged in educational activities, who are temporarily located outside their home country and have not been granted permanent residency status are required to purchase this health insurance.

To enroll, go to the AHP (Academic Health Plans) UNLV Scholar enrollment web site (<https://UNLV.myahpcare.com/>). Select the "Enrollment" tab and follow the step-by-step directions to complete your online enrollment. You will need a credit card to purchase insurance during the enrollment process.

#### Dependents

Scholars who enroll may also insure their Dependents. Eligible Dependents are the Scholar's legal spouse or Domestic Partner and dependent children under 26 years of age.

The eligibility date for Dependents shall be determined in accordance with the following:

- If the Scholar has Dependents on the date he or she is eligible for insurance;
- If the Scholar acquired a Dependent after the Effective Date, such Dependent becomes eligible:

A) On the date the Scholar acquires a legal spouse or a Domestic Partner who meets the specific requirements set forth in the Definitions section of the Certificate.

B) On the date the Scholar acquired a dependent child who is within the limits of a dependent child set forth in the Definitions section of the Certificate.

Dependent eligibility expires concurrently with that of the Scholar.

Dependent enrollment on this plan is voluntary.

#### More Information

For full details of participation in the plan, please view the complete brochure online at: [unlv.myahpcare.com](http://unlv.myahpcare.com)

#### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](http://help.ahpcare.com)

#### Insurance ID Card

To access your ID card, please visit [unlv.myahpcare.com/additionalresources](http://unlv.myahpcare.com/additionalresources)

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

## 2023-2024

### University of Nevada, Las Vegas - Scholar Health Insurance Plan

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.**

#### Faculty and Staff Treatment Center (FAST):

The \*\*Deductible is waived if Covered Medical Expenses are incurred at the Faculty and Staff Treatment Center (FAST). The Student Health Center Pharmacy has a \$20 Copay per prescription. A 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 Faculty and Staff Treatment Center (FAST). The benefits listed in the Schedule of Benefits are available to the insured dependents.

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).

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

## 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 Recognized Charge
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
**Deductible Per Insured Person, per Policy Year	\$ 250	\$500
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$8,550	\$17,100
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$17,100	\$34,200
Hospital Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Physician and specialist, including Consultants office visits	80% after a \$25 Copayment	50% after a \$25 Copayment
Diagnostic Testing	80%	50%
Outpatient Physical, Occupational, Speech, and Cognitive Therapies including Cardiac and Pulmonary Therapy	80%	50%
Hospital Emergency Room Copayment waived if admitted	80% after a \$100 Copayment per visit	80% after a \$100 Copayment per visit
Preventive Care Services For more information, please visit <a href="http://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>	100% (Deductible waived)	50%
Prescription Drugs, (Deductible waived)	At pharmacies contracting with Aetna 70%	50%

## Scholar & Dependent Plan Cost

Weekly Rate (7 Calendar Days), Available From:  
08/16/2023 - 08/15/2024

Scholar Only \$ 62.00

NOTE: Costs below are in addition to the scholar premium.  
Dependents must be enrolled for the same term of  
coverage as scholar.  
Dependent enrollment in this plan is voluntary.

Spouse \$ 62.00

Each Child \$ 62.00

The rates above include premiums for the Plan underwritten by Aetna Life Insurance Company (Aetna), as well as administrative fees payable to UNLV and AHP. Rates also include Medical Evacuation and Repatriation and Worldwide Emergency Travel Assistance benefits/services.

<sup>4</sup>Coverage for two (2) or more children is calculated at the child rate times two (2).  
To view all enrollment and coverage periods available, please visit [unlv.myahpcare.com](http://unlv.myahpcare.com).