

# University of Nevada, Reno

## School of Medicine

### Student Health Insurance Plan 2024-2025



#### What's Included?

- Access to telehealth and behavioral health services
- Vision coverage through Academic Vision Care (AVC)
- Coverage when traveling
- Academic Emergency Services\*

#### More Information

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

#### Questions

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

#### Insurance ID Card

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

#### Eligibility

All medical students are required to purchase this insurance plan unless proof of comparable coverage is furnished. Students on a university approved Medical Leave are eligible to enroll on a voluntary basis for continued coverage under this plan for only the first term immediately following a university approved medical withdrawal, provided they were enrolled in this plan for the term prior to the leave.

Waiver announcements will be sent to the SOM email address and it is the student's responsibility to submit a waiver during the open waiver period.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis through Academic HealthPlans. Dependent eligibility expires concurrently with that of the Insured student.

#### Waiver Information

School of Medicine students who have insurance that is comparable to the UNR Student Health Insurance Plan offered through a different insurance company (i.e., through an employer, spouse, parent/guardian, scholarship, etc.), and DO NOT want to take part in the UNR Student Health Insurance Plan, must complete the online waiver process by the waiver deadline and have the waiver approved to have the insurance fees removed from your student account. Students must submit an approved waiver once per academic year.

Students who do not have insurance will automatically be enrolled in the UNR Student Health Insurance Plan each term you are eligible (Fall and Spring/Summer), and your student account will be charged. To waive out of the insurance plan you must complete an approved online waiver through [unrsom.myahpcare.com](https://unrsom.myahpcare.com). All online waivers must be submitted by 11:59PM PST on the dates listed below. No waivers received after this time will be accepted.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

\*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, Inc. (AHP), a Risk Strategies Company.

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 Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **Aetna.**

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 Certificate of insurance. The final Certificate may be pending approval by applicable federal and state regulatory authorities. The final approved Certificate of insurance is accessible upon approval at [unrsom.myahpcare.com](https://unrsom.myahpcare.com).

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company, is an independent company that provides program management and administrative services for the student health plans of Aetna Health and Life Insurance Company.

## Benefits

(Deductible applies unless otherwise stated below)

**Student Health Center Benefits:** The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the UNR Student Health Center (Reno) for the following services: all services that are otherwise not covered by the University of Nevada - Reno Health Fee.

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Benefit Maximum	Unlimited	
Individual Deductible Per Person, per Policy Year	\$350	\$700
Family Deductible For all Insureds in a Family, per Policy Year	\$700	\$1,400
Individual Out-of-Pocket Maximum Per Person, per Policy Year	\$3,000	\$6,000
Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year	\$6,000	N/A
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Physician and Specialist Services	80%	60%
Diagnostic Testing	80%	60%
Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac and Pulmonary Therapy	80%	60%
Hospital Emergency Room	80% after a \$200 Copayment	80% after a \$200 Copayment
Prescription Drugs, including Specialty Drugs (Deductible waived)	At pharmacies contracting with Aetna  100% after a Generic: \$10 Copayment Preferred Brand-Name: \$25 Copayment Non-Preferred Brand-Name: \$100 Copayment	Not Covered
Preventive Services For more information, visit: <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	100% (Deductible waived)	Not Covered

## Coverage Periods & Cost

	FALL 07/24/2024 - 01/31/2025	SPRING/SUMMER 02/01/2025 - 07/23/2025
Dependent Enrollment	07/01/2024 - 09/09/2024	11/04/2024 - 02/08/2025
Waiver Deadline	09/09/2024	02/08/2025
Student	\$2,431	\$2,190
Spouse	\$2,431	\$2,190
Each Child, 2x Max <sup>1</sup>	\$2,431	\$2,190

<sup>1</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 [unrsom.myahpcare.com](https://unrsom.myahpcare.com).