

# University of Nevada, Reno Graduates

## Student Health Insurance Plan 2023-2024

### Eligibility

#### Graduate Students on Assistantship

Graduate students who are admitted to an eligible graduate degree program and have a full time Graduate Assistantship (GA) and are enrolled in six (6) or more graduate credit hours at the University of Nevada Reno are automatically enrolled in the student health insurance plan at no charge to the student unless they choose to submit an insurance waiver of comparable coverage. Graduate students who are admitted to an eligible graduate degree program and have a part time Graduate Assistantship (GA) and are enrolled in six (6) or more graduate credit hours at the University of Nevada Reno are automatically enrolled in the student health insurance plan with half of the insurance premium paid by UNR. Half time GA students who do not submit an insurance waiver of comparable coverage will have their student accounts charged for the remaining half of the insurance premium.

#### Graduate Students NOT on Assistantship

All eligible degree-seeking graduate students enrolled in six (6) or more graduate credit hours are automatically enrolled in the UNR sponsored student health insurance plan, unless they choose to submit an approved insurance waiver of comparable coverage.

Eligible students will be charged a Health Insurance Fee for the Fall and Spring/Summer terms. All students who have the student health insurance plan during Spring 2024 term will be covered through August 14, 2024, regardless of summer credit hours. This means if you have paid the Spring/Summer student health insurance charge, you will have continuous coverage throughout summer term, regardless of taking classes, traveling or graduating.

### Waiver Information

Graduate 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 are eligible and 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 [unrgrad.myahpcare.com](http://unrgrad.myahpcare.com). All online waivers must be submitted by 11:59PM PST on the dates listed below. The listed dates are hard deadlines; 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.

### What's Included?

- Access to telehealth and behavioral health services
- Coverage when traveling
- 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, Inc. (AHP).

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



### More Information

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

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

# University of Nevada, Reno - Graduates 2023-2024

**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.

## 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

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Benefit Maximum</b>		Unlimited
<b>Individual Deductible</b> Per Insured Person, per Policy Year	\$ 350	\$ 700
<b>Family Deductible</b> For all Insureds in a Family, per Policy Year	\$ 700	\$ 1,400
<b>Individual Out-of-Pocket</b> Per Insured Person, per Policy Year	\$ 3,000	\$ 6,000
<b>Family Out-of-Pocket</b> For all Insureds in a Family, per Policy Year	\$ 6,000	N/A
<b>Hospital Room and Board Expense</b>	80%	60%
<b>Inpatient/Outpatient Surgery</b>	80%	60%
<b>Physician and specialist services</b>	80%	60%
<b>Diagnostic Testing</b>	80%	60%
<b>Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac and Pulmonary Therapy</b>	80%	60%
<b>Hospital Emergency Room</b>	80% after a \$200 Copayment	80% after a \$200 Copayment
<b>Prescription Drugs, including specialty drugs</b> (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
<b>Preventive Services</b> For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	100% (Deductible waived)	Not Covered

## COVERAGE PERIODS & RATES

	Fall	Spring/Summer
<b>Coverage Periods</b>	08/15/2023 through 01/14/2024	01/15/2024 through 08/14/2024
<b>Dependent Enrollment</b>	07/01/2023 - 09/09/2023	11/04/2023 - 02/08/2024
<b>Waiver Deadline</b>	09/09/2023	02/08/2024
<b>Student</b>	\$ 1,846	\$ 2,570
<b>Spouse</b>	\$ 1,846	\$ 2,570
<b>Per Child<sup>1</sup></b>	\$ 1,846	\$ 2,570

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

To view all enrollment and coverage periods available, please visit [unrgrad.myahpcare.com](https://unrgrad.myahpcare.com)