

# University of Nevada, Reno International

## Student Health Insurance Plan 2023-2024

### Eligibility

All registered International students are required to participate in this insurance plan, unless proof of comparable coverage is furnished.

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 that 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.

Post completion Optional Practical Training and Academic Training (OPT/AT) students are not eligible to purchase the UNR student insurance plan.

### Waiver Information

F-1 students health insurance is mandatory and provided by the university. Students will be covered automatically during their semester of enrollment and charged accordingly. J-1 Exchange, Government Sponsored and students employed and covered by a US insurance policy have the option to waive the university provided insurance if eligible. A copy of the insurance policy coverages must be provided to the Office of International Students & Scholars for review.

The University-provided insurance policy through Aetna Student Health, managed by Academic HealthPlans, is designed as an accident and sickness policy that is affordable to students. There are certain limitations and restrictions of this policy which you can review by reading the benefits summary.

If you do not want the Student Health Insurance Plan and meet the above criteria, you must decline or opt-out of coverage by submitting a waiver.

All waivers must be submitted by 11:59 PM on the published waiver deadline to be considered.

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.

### 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 [unrintl.myahpcare.com](http://unrintl.myahpcare.com).



### More Information

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

Benefit Maximum	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
	Payments are based on the Negotiated Charge	Payments are based on the Recognized Charge
<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

Coverage Periods	Fall 08/15/2023 through 01/14/2024	Spring/Summer 01/15/2024 through 08/14/2024
Dependent Enrollment	07/01/2023 - 09/09/2023	11/04/2023 - 02/08/2024
Waiver Deadline	09/09/2023	02/08/2024
Student	\$ 1,111	\$ 1,548
Spouse	\$ 1,111	\$ 1,548
Per Child <sup>1</sup>	\$ 1,111	\$ 1,548

<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 [unrintl.myahpcare.com](https://unrintl.myahpcare.com)