

University of Nevada, Reno - International 2020-2021 Student Health Insurance Plan



The new insurance carrier for the 2020-2021 school year is Aetna.

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 2021 term will be covered through August 14th 2021, 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

International 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 unr.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 through Academic HealthPlans. Dependent eligibility expires concurrently with that of the Insured student.

Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services

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

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. Please view the complete brochure on-line at unr.myahpcare.com for full details of participation in the plan.

BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum	Unlimited
Individual Deductible	Network Provider: \$350 per Insured Person, per Policy Year Non-Network Provider: \$700 per Insured Person, per Policy Year
Family Deductible	Network Provider: \$ 700 for all Insureds in a Family, per Policy Year Non-Network Provider: \$1,400 for all Insureds in a Family, per Policy Year
Individual Out-of-Pocket	Network Provider: \$3,000 per Insured Person, per Policy Year Non-Network Provider: \$6,000 per Insured Person, per Policy Year
Family Out-of-Pocket	Network Provider: \$6,000 for all Insureds in a Family, per Policy Year Non-Network Provider: N/A

BENEFIT CATEGORY	Network Provider	Non-Network Provider
	<i>Payments are based on the Negotiated Charge</i>	<i>Payments are based on the Recognized Charge</i>
Hospital Room and Board Expenses	80% per admission	60% per admission
Inpatient/Outpatient Surgery	80% per visit	60% per visit
Physician and specialist services	80% per visit	60% per visit
Diagnostic Testing	80% per visit	60% per visit
Outpatient physical, occupational, speech, and cognitive therapies (including Cardiac and Pulmonary Therapy)	80% per visit	60% per visit
Emergency Room	80% after a \$200 Copayment per visit	80% after a \$200 Copayment per visit
Prescription Drugs (deductible waived)	At pharmacies contracting with Aetna 100% after a \$10 Copayment per Preferred Generic Drug \$25 Copayment per Preferred Brand-Name Drug \$100 Copayment per Non-Preferred Brand-Name Drug \$100 Copayment per Specialty Drug	Not Covered
Preventive Services (deductible waived) <i>For more information, please visit healthcare.gov/preventive-care-benefits</i>	100% per visit	Not Covered

2020-2021 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Early Arrival Fall 08/08/2020 through 08/14/2020	Fall 08/15/2020 through 01/14/2021	Early Arrival Spring/Summer 01/01/2021 through 01/14/2021	Spring/Summer 01/15/2021 through 08/14/2021
Dependent Enrollment	07/01/2020 - 08/14/2020	07/01/2020 - 09/09/2020	11/01/2020 - 01/14/2021	11/01/2020 - 02/01/2021
Waiver Deadline	N/A	09/09/2020	N/A	02/01/2021
Student	\$ 45	\$ 956	\$ 88	\$ 1,324
Spouse	\$ 45	\$ 956	\$ 88	\$ 1,324
Per Child ¹	\$ 45	\$ 956	\$ 88	\$ 1,324

To view enrollment and coverage periods available, please visit unr.myahpcare.com.

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