

# OPT Students: A Student Health Plan FOR YOU



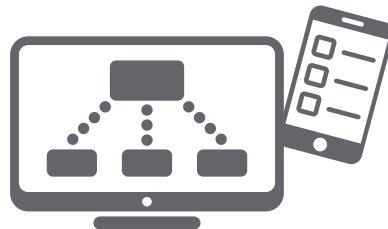
100%  
Coverage at  
the Student  
Health  
Center after  
a \$20 copay



Richer plan  
than the  
marketplace  
or exchange



Student friendly  
website and  
enrollment



Global  
Emergency  
Services



Am I  
Eligible?

All International Students with a current passport and student visa who were engaged in educational activities at UNT Denton are eligible to extend their insurance coverage during their period of Optional Practical Training.

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



Additional Information

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

# University of North Texas 2020-2021

## OPT Students

# Student 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.

**Network:** Your Plan provides you with a higher level of coverage when you receive Covered Medical Expenses from doctors, hospitals and other medical providers who are part of **UnitedHealthcare Choice Plus PPO Network**.

**Student Health Center Benefits:** The deductible will be waived and benefits will be paid at 100% after a \$20 Copay for Covered Medical Expenses incurred when treatment is rendered at the Student Health and Wellness Center (UNT Denton) and Student Health Clinic (UNT HSC). Students paying the medical service fee only and not enrolled in the health plan are allowed access to providers for medical treatment, but will incur charges for services rendered.

BENEFIT MAXIMUMS & DEDUCTIBLES	Network Provider	Non-Network Provider
Benefit Maximum	Unlimited, per Insured Person, per Policy Year	
Deductible	\$500 per Insured Person, per Policy Year	\$1,000 per Insured Person, per Policy Year
Individual Out-of-Pocket Maximum	\$7,350 per Insured Person, per Policy Year	N/A
Family Out-of-Pocket Maximum	\$14,700 for all Insureds in a Family per Policy Year	N/A

BENEFIT CATEGORY <i>deductible applies unless otherwise stated below</i>	Student Health Center	Network Provider	Non-Network Provider
	<i>Deductible Waived</i>	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on Usual and Customary Charges</i>
Preventive Care Services <i>For more information, please visit <a href="https://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a></i>	100%	100%	50%
In-Office Physician Fees	100% after \$20 Copayment <i>(deductible waived)</i>	100% after \$50 Copayment <i>(deductible waived)</i>	50%
Diagnostic X-ray Services & Laboratory Procedures	100%	80%	50%
Hospital Room and Board Expense	N/A	80%	50%
Inpatient/Outpatient Surgery	N/A	80%	50%
Emergency Services Expense Copayment waived if admitted	N/A	80% after a \$250 Copayment per visit <i>(deductible waived)</i>	80% after a \$250 Copayment per visit <i>(deductible waived)</i>
Prescription Drugs up to a 31 day supply per prescription	100% after a \$15 Copay for Generic \$40 Copay for Brand-Name \$60 Copay for Preferred Brand-Name for all prescriptions filled at the Student Health and Wellness Center <i>(deductible waived)</i>	<b>At Pharmacies contracting with UnitedHealthcare Pharmacy:</b> 100% after a \$15 Copayment for Tier 1 \$40 Copayment for Tier 2 80% Coinsurance for Tier 3 <i>(deductible waived)</i>	50%  <i>Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.</i>

### 2020-2021 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Fall 1 08/14/2020 through 10/19/2020	Fall 2 10/20/2020 through 01/05/2021	Spring 1 01/06/2021 through 03/07/2021	Spring 2 03/08/2021 through 05/09/2021	Summer 05/10/2021 through 08/13/2021
Open Enrollment	07/14/2020 through 09/10/2020	09/20/2020 through 11/05/2020	12/14/2020 through 01/31/2021	02/09/2021 through 03/25/2021	05/03/2021 through 06/18/2021
Student	\$ 556	\$ 647	\$ 506	\$ 522	\$ 795
Spouse	\$ 556	\$ 647	\$ 506	\$ 522	\$ 795
Child, 2X Max <sup>1</sup>	\$ 556	\$ 647	\$ 506	\$ 522	\$ 795

<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 and your optional dental and vision coverage, please visit [unt.myahpcare.com](https://unt.myahpcare.com).

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 [unt.myahpcare.com](https://unt.myahpcare.com).