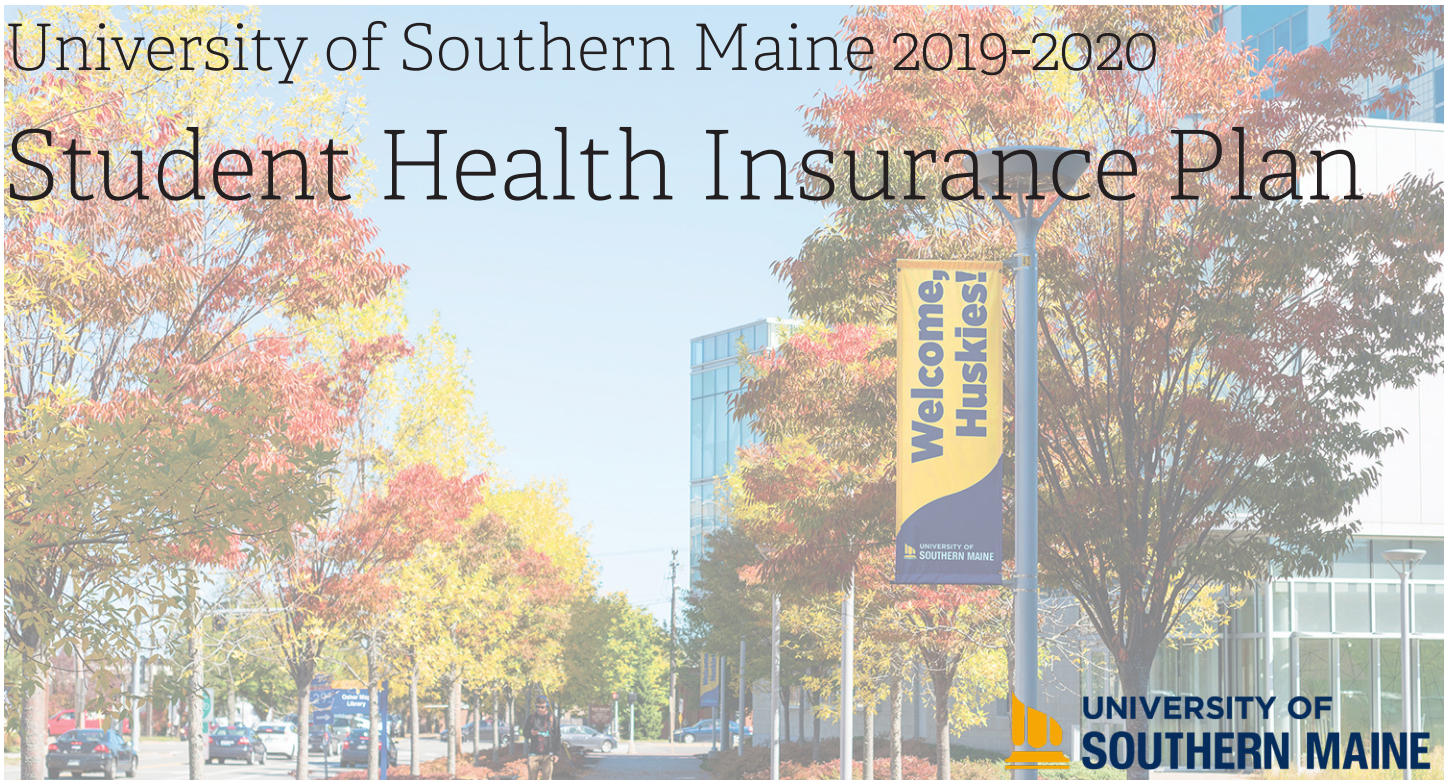


University of Southern Maine 2019-2020 Student Health Insurance Plan



Eligibility

All USM students will be required to show proof of having health insurance as a condition of course enrollment if they meet the following eligibility criteria:

- Undergraduate students taking nine (9) credits or more
- Graduate or Law students taking six (6) credits or more
- All USM School of Nursing students enrolled in Clinical Coursework
- All USM Athletic Training Program students enrolled in Clinical Coursework
- All USM students enrolled in the Occupational Therapy Program

Eligible students can confirm their enrollment online by going to usm.myahpcare.com/enrollment.

How do I Opt Out?

Students who already have adequate health insurance coverage through another insurer and do not wish to participate in the SHIP will be given the opportunity to withdraw (opt out) from this coverage by selecting the "Waiver" tab on usm.myahpcare.com from the menu located on the top menu and reading the criteria to ensure they meet all requirements.

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

Additional Benefits

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

Additional Information

- usm.myahpcare.com
- support@ahpcare.com
- 1-855-343-8389

University of Southern Maine 2019-2020 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. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of **Anthem PPO** network.

Student Health Center Benefits: The deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred after a \$10 Copay per visit when treatment is rendered at the University of Southern Maine Student Health Center.

BENEFIT MAXIMUMS & DEDUCTIBLES	
Benefit Maximum	Unlimited, per Insured Person, per Policy Year
Deductible	Participating Provider: \$400 per Insured Person, per Policy Year Non-Participating Provider: \$400 per Insured Person, per Policy Year
Out-of-Pocket Maximum	Participating Provider: \$7,900 per Insured Person, per Policy Year Non-Participating Provider: \$15,800 per Insured Person, per Policy Year

BENEFIT CATEGORY	Participating Provider	Non-Participating Provider
	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on Usual and Reasonable Charges</i>
Hospital Room and Board Expenses	80%	60%
Inpatient/Outpatient Surgery	80%	60%
In-Office Physician Fees \$10 Copay at SHC	100% after a \$30 Copay per visit	60%
Diagnostic X-ray & Laboratory Procedures	80%	60%
Emergency Room Expenses	80% after a \$200 Copay per visit	80% after a \$200 Copay per visit
Prescription Drugs	At pharmacies contracting with Anthem RX: 100% after a \$15 Copay per Tier 1 \$45 Copay per Tier 2 \$75 Copay per Tier 3	80% after a \$15 Copay per Tier 1 \$45 Copay per Tier 2 \$75 Copay per Tier 3
Preventive Care Services*	100%	80%

*Please visit www.healthcare.gov/coverage/preventive-care-benefits/ for more information.

2019-2020 PREMIUM COSTS AND COVERAGE PERIODS		
Coverage Periods	Annual 08/01/2019 through 07/31/2020	Spring 01/01/2020 through 07/31/2020
Student	\$ 2,157.00	\$ 1,255.00

To view all enrollment and coverage periods available, please visit usm.myahpcare.com or call Academic HealthPlans at 1-855-343-8389.

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 usm.myahpcare.com.