

# University of Louisville

## Student Health Insurance Plan - International Students 2024-2025

### Who Can Enroll?

- All international students are required to have ACA-compliant health insurance.
- Students are automatically billed for the university-sponsored student insurance.
- Enrollment may be waived if certain criteria are met.

### How to Enroll (or Waive)?

- Emails will be sent to your Louisville.edu account with the option to either **Enroll** or **Request to Waive** coverage.
- Waiver requests must be submitted before the deadline in order to be considered.



| Benefits   |               |  |  |   |
|--|---------------|--|--|---|
| (Deductible applies unless otherwise stated below)   |               |  |  |   |
|  | CAMPUS HEALTH | SELECT PROVIDERS (UOFL HEALTHCARE)<br>Payments based on the Allowed Amount | PREFERRED PROVIDER<br>Payments based on the Allowed Amount   | OUT-OF-NETWORK PROVIDER<br>Payments based on the Allowed Amount   |
| Deductible<br><small>*Applies toward In-Network Deductible</small>   | N/A           | *\$200 per Person  | \$700 per Person   | \$1,000 per Person  |
| Out-of-Pocket Maximum  | N/A           | \$5,000 per Person / \$10,000 Family                                       |  |   |
| Preventive Care Services<br><small>(Deductible Waived if In-Network)<br/>For more information please visit <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a></small> | 100%          | 100%   | 100%   | 50%   |
| Physician's Visits<br><small>(Deductible waived)</small>   | 100%          | 80% after a \$30 Copay per visit   | 70% after a \$30 Copay per visit   | 50% after a \$30 Copay per visit  |
| Room & Board Expense   | N/A           | 80%  | 70%  | 50%   |
| Inpatient/Outpatient Surgery   | N/A           | 80%  | 70%  | 50%   |
| Urgent Care Center<br><small>(Deductible waived)</small>   | N/A           | 80% after a \$50 Copay per visit   | 70% after a \$50 Copay per visit   | 50% after a \$50 Copay per visit  |
| Medical Emergency Expenses<br><small>Copay waived if admitted (Deductible waived)</small>  | N/A           | 70% after a \$150 Copay per visit  | 70% after a \$150 Copay per visit  | 70% after a \$150 Copay per visit   |
| Diagnostic X-ray Services<br><small>(Deductible waived)</small>  | N/A           | 80% after a \$25 Copay per visit   | 70% after a \$25 Copay per visit   | 50% after a \$25 Copay per visit  |
| Laboratory Procedures<br><small>(Deductible waived)</small>  | In-House 100% | 100%   | 100%   | 50% after a \$20 Copay per visit  |
| Prescription Drugs<br><small>Up to a 31-day supply per prescription</small>  | N/A           | 100% after a Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3: 80%             | At pharmacies contracting with UnitedHealthcare Pharmacy<br><br>100% as a Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3 : 80% | 75%<br><small>(The Insured would need to pay for the prescription in full and submit the receipt to the company for reimbursement.) (Deductible waived)</small> |

| Open Enrollment Periods         |  |                                   |
|---------------------------------|--|-----------------------------------|
| FALL<br>07/18/2024 - 08/31/2024 | SPRING/SUMMER<br>11/14/2024 - 02/01/2025 | SUMMER<br>04/17/2025 - 06/05/2025 |

### More Information

For full details of participation in the plan, please view the complete brochure online at: [louisville.myahpcare.com](https://louisville.myahpcare.com)

### Campus Health Services

Cardinal Station Center  
215 Central Avenue - Suite 110  
1 (502) 852-6479

Health Sciences Center  
401 E Chestnut Street - Suite 110  
1 (502) 852-6446

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](https://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [louisville.myahpcare.com/additionalresources](https://louisville.myahpcare.com/additionalresources)

### Preferred Hospitals/Providers

- University of Louisville Hospital
- James Graham Brown Cancer Center
- Jewish Hospital
- Frazier Rehab
- Mary & Elizabeth Hospital
- Shelbyville Hospital
- Peace Hospital

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 **UnitedHealthcare Choice Plus**.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of UnitedHealthcare Insurance Company.

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