

Valparaiso University - Domestic Students



Student Health Insurance Plan 2023-2024



The new insurance carrier for 2023-2024 is UnitedHealthcare Insurance Company.

Eligibility

All full-time graduate students taking nine (9) or more credit hours and full-time undergraduate students taking 12 or more credit hours; and CONHP-College of Nursing & Healthcare Professions (part-time and full-time) are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished. New students beginning full-time enrollment during the summer who are taking six (6) or more credit hours per summer term are eligible to enroll in this insurance plan.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

The student must actively attend classes for at least the first 31 days after the date for which coverage is purchased.

What's Included?

- Student Assistance Program
- Virtual visits through AcademicLiveCare
- Voluntary dental and vision coverage
- Coverage when traveling
- Academic Emergency Services*

More Information

For full details of participation in the plan, please view the complete brochure online at: valpo.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please visit valpo.myahpcare.com/additionalresources

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 Options PPO.**

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, 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 valpo.myahpcare.com.

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Student Health Center: No Charge for Covered Medical Expenses, Deductible Waived, 100% of Usual and Reasonable Charge for Covered Prescription Expenses.

Benefits (Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Insured's Cost	NON-NETWORK PROVIDER Insured's Cost
Benefit Maximum Per Insured Person, per Policy Year		Unlimited
Overall Deductible Per Insured Person, per Policy Year	\$ 250	\$ 600
Student Out-of-Pocket Limit Per Insured Person, per Policy Year	\$ 6,000	\$ 20,550
Family Out-of-Pocket Limit For all Insureds in a Family, per Policy Year	\$ 12,000	N/A
Primary Care Visit to treat an injury or illness	20%	40%
Hospital Stay (All inpatient stays including Maternity, Mental/ Behavioral Health, and Substance Abuse)	20%	40%
Outpatient Surgery	20%	40%
Emergency Room Facility Charges, Copay waived if admitted. (Deductible waived)	20% after a \$150 Copay per visit	20% after a \$150 Copay per visit
Diagnostic Services, Lab, X-ray & Advanced Diagnostic Imaging (for example, MRI/PET/CAT scans)	20%	40%
Durable Medical Equipment	20%	40%
Outpatient Mental/Behavioral Health and Substance Abuse Doctor Office Visit	20%	40%
Preventive care/screening/immunization (Deductible waived)	No charge	Not covered
Prescription Drug Benefit Select Drug List This product has a 90-day Retail Pharmacy Network available. A 90 day supply is available at most retail pharmacies.	UHC Tier 1 - Generic: \$15 Copay per prescription UHC Tier 2 - Preferred Brand: \$30 Copay per prescription UHC Tier 3 - Non-Preferred Brand: \$50 Copay per prescription	Not covered

Coverage Period & Cost

	Annual 08/01/23 - 07/31/24	Spring/Summer 01/01/24 - 07/31/24	Summer 05/01/24 - 07/31/24
Enrollment Deadline	08/01/23 - 07/31/24	01/01/24 - 07/31/24	05/01/24 - 07/31/24
Student	\$ 1,954.00	\$ 1,137.00	\$ 492.00
Spouse	\$ 1,954.00	\$ 1,137.00	\$ 492.00
Each Child¹	\$ 1,954.00	\$ 1,137.00	\$ 492.00

¹The child rate is up to two (2) children. The cost for two (2) or more children will be two (2) times the child rate.
To view all enrollment and coverage periods available, please visit valpo.myahpcare.com.