

## Student Health Insurance Plan 2024-2025



### Eligibility

All full-time graduate students taking nine (9) or more credit hours and full-time undergraduate students taking twelve (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?

- Academic Student Assistance Program (ASAP)
- Virtual visits through AcademicLiveCare (ALC)
- Voluntary dental coverage
- Vision coverage through Academic Vision Care (AVC)
- Coverage when traveling
- Academic Emergency Services\*

\*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), a Risk Strategies 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 [valpo.myahpcare.com](http://valpo.myahpcare.com).

### More Information

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

### Questions

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

### Insurance ID Card

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

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

# Valparaiso University - Domestic Students 2024-2025

**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)

	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
<b>Benefit Maximum</b> Per Insured Person, per Policy Year		Unlimited
<b>Overall Deductible</b> Per Insured Person, per Policy Year	\$250	\$600
<b>Student Out-of-Pocket Limit</b> Per Insured Person, per Policy Year	\$6,000	\$20,550
<b>Family Out-of-Pocket Limit</b> For all Insureds in a Family, per Policy Year	\$12,000	N/A
<b>Physician's Visits</b>	80%	60%
<b>Room and Board Expense</b>	80%	60%
<b>Inpatient/Outpatient Surgery</b>	80%	60%
<b>Medical Emergency Expense</b> Copay waived if admitted (Deductible waived)	80% after a \$150 Copay per visit	80% after a \$150 Copay per visit
<b>Diagnostic X-ray Services &amp; Laboratory Procedures</b>	80%	60%
<b>Durable Medical Equipment</b>	80%	80%
<b>Mental Illness/Substance Use Disorder Treatment</b>	80%	60%
<b>Preventive Care Services</b> For more information, please visit <a href="https://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>	100% (Deductible waived)	No Benefits
<b>Prescription Drugs</b> Up to a 31-day supply per prescription This product has a 90-day Retail Pharmacy Network available. A 90 day supply is available at most retail pharmacies.	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$15 Copay Tier 2: \$30 Copay Tier 3: \$50 Copay (Deductible waived)	No Benefits

## Coverage Period & Cost

	Annual 08/01/24 - 07/31/25	Spring/Summer (New Students) 01/01/25 - 07/31/25	Summer 05/01/25 - 07/31/25
<b>Enrollment Deadline</b>	04/22/24 - 09/18/24	11/15/24 - 01/31/25	05/01/25 - 05/26/25
<b>Student</b>	\$2,144	\$1,245	\$540
<b>Spouse</b>	\$2,144	\$1,245	\$540
<b>Each Child<sup>1</sup></b>	\$2,144	\$1,245	\$540

<sup>1</sup>The 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](https://valpo.myahpcare.com).