

Vanderbilt University - Postdoctoral Trainees

All **Postdoctoral Trainees** who are funded by an Individual Fellowship or Training Grant are automatically enrolled in and billed for the Student Injury and Sickness Plan on a mandatory basis.

Eligible Postdoctoral Trainees who do enroll may also insure their dependents.



Administered by Academic HealthPlans

Aetna PPO is the Preferred Provider and will provide maximum benefits at lowest cost

Access to a 24/7 Nurse Line

Dental and Vision Discount Program

Telehealth through AcademicLiveCare

Academic Emergency Services*

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

Vanderbilt University - Postdoctoral Trainees 2022-2023

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. The PPO network is Aetna PPO.

BENEFIT MAXIMUMS & DEDUCTIBLES

	DESIGNATED NETWORK PROVIDER	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Benefit Maximum per Insured Person, per Policy Year		Unlimited	
Deductible per Insured Person, per Policy Year		\$ 250 (combined)	\$ 500
Individual Out-of-Pocket Maximum per Insured Person, per Policy Year		\$ 5,000 (combined)	\$ 10,000
Family Out-of-Pocket Maximum all Insureds in a Family, per Policy Year		\$ 10,000 (combined)	\$ 20,000

BENEFITS (Deductible applies unless otherwise stated below)

DESIGNATED NETWORK PROVIDER Payments are based on the Negotiated Charge	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Hospital Room and Board		
90%	80%	60%
Inpatient/Outpatient Surgery		
90%	80%	60%
Physician, Specialist , including Consultants Office Visits		
100% after a \$25 Copayment (deductible waived)	100% after a \$25 Copayment (deductible waived)	60%
Diagnostic Testing		
90%	80%	60%
Hospital Emergency Room (deductible waived)		
90% after a \$100 Copayment	90% after a \$100 Copayment	90% after a \$100 Copayment
Urgent Care		
90%	80%	60%
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits		
100% (deductible waived)	100% (deductible waived)	60%
Prescription Drugs , including specialty drugs		
100% after a Generic Drug: \$15 Copayment Preferred Brand-Name Drug: \$50 Copayment Non-Preferred Brand-Name Drug: \$75 Copayment	100% after a Generic Drug: \$15 Copayment Preferred Brand-Name Drug: \$50 Copayment Non-Preferred Brand-Name Drug: \$75 Copayment	Not covered

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 vanderbiltpostdoc.myahpcare.com.

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Aetna.