

Vanderbilt University

All Other Graduate Students (not in PhD and Masters of Fine Art Programs)

Student Health Insurance Plan 2023-2024



Eligibility

All International Students are automatically enrolled in the Student Health Insurance Plan (SHIP) and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished. All other degree and non-degree seeking students (excluding DUS and Consortium students) enrolled in 4+ credit hours, a 0-credit research/dissertation course, or any other course that is considered to equate to full-time enrollment are automatically enrolled in SHIP and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished.

What's Included?

- Aetna PPO is the Preferred Provider and will provide maximum benefits at lowest cost
- Access to a 24/7 Nurse Line
- Telehealth through AcademicLiveCare
- Academic Emergency Services*

More Information

For full details of participation in the plan, please view the complete brochure online at: vanderbilt.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 vanderbilt.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 **Aetna PPO**.

*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, 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 vanderbilt.myahpcare.com.

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Benefits (Deductible applies unless otherwise stated below)

	STUDENT HEALTH CENTER Payments are based on the Negotiated Charge	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 Usual & Customary Charge
Benefit Maximum Per Insured Person, per Policy Year		Unlimited		
Deductible Per Insured Person, per Policy Year	N/A	\$250	\$250	\$500
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	N/A	\$5,000 (combined)		\$10,000
Family Out-of-Pocket Maximum All Insureds in a Family, per Policy Year	N/A	\$10,000 (combined)		\$20,000
Hospital Room and Board Expense	N/A	80%	80%	50%
Inpatient/Outpatient Surgery	N/A	80%	80%	50%
Physical, Specialist, including Consultants Office Visits	100%	100% after a \$25 Copayment (Deductible waived)	100% after a \$25 Copayment (Deductible waived)	50%
Diagnostic Testing	N/A	80%	80%	50%
Hospital Emergency Room (Deductible waived)	N/A	90% after a \$100 Copayment	90% after a \$100 Copayment	90% after a \$100 Copayment
Urgent Care	N/A	80%	80%	50%
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	100% (Deductible waived)	100% (Deductible waived)	50%
Prescription Drugs including specialty drugs	N/A	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