

Vanderbilt University
All Other Graduate Students
(Not in PhD and Masters of Fine Art Programs)
Student Health Insurance Plan
2024-2025



The new insurance carrier for the 2024-2025 plan year is UnitedHealthcare Insurance Company.

Eligibility

All International Students including students in the process of gaining a green card 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?

- UnitedHealthcare Choice Plus is the Preferred Provider and will provide maximum benefits at lowest cost
- Academic Vision Care (AVC)
- 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 **UnitedHealthcare Choice Plus**.

*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), 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 vanderbilt.myahpcare.com.

Vanderbilt University - All Other Graduate Students 2024-2025

Benefits

(Deductible applies unless otherwise stated below)

	STUDENT HEALTH CENTER Payments are based on the Allowed Amount	PREFERRED PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Benefit Maximum Per Insured Person, per Policy Year		Unlimited	
Deductible Per Insured Person, per Policy Year	N/A	\$500	\$1,000
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	N/A	\$5,000	\$10,000
Family Out-of-Pocket Maximum All Insureds in a Family, per Policy Year	N/A	\$10,000	\$20,000
Room and Board Expense	N/A	80%	50%
Inpatient/Outpatient Surgery	N/A	80%	50%
Physician's Visits	100%	100% after a \$25 Copay (Deductible waived)	50%
Diagnostic X-Ray Services & Laboratory Procedures	N/A	80%	50%
Medical Emergency Expenses Copay waived if admitted (Deductible waived)	N/A	80% after a \$250 Copay	80% after a \$250 Copay
Urgent Care Center	N/A	80%	50%
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% (Deductible waived)	100% (Deductible waived)	50%
Prescription Drugs including specialty drugs Up to a 30-day supply (Deductible waived)	N/A	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$15 Copay Tier 2: \$50 Copay Tier 3: \$75 Copay	No Benefits