



Western Illinois University 2019-2020 Student Health Insurance Plan

Eligibility

Students taking nine (9) class hours or more on the Macomb campus are automatically enrolled in the Student Health Insurance Program, unless proof of comparable coverage is furnished.

All Graduate Assistants under contract with the University and enrolled in on-campus classes, WESL students, and Spoon River College students residing in University housing are also assessed the fee for this coverage. Students from the WIU Quad Cities campus are eligible to opt into the program.

Coverage for spouses/domestic partners and children is available. Payment must be paid directly to Academic HealthPlans and may not be billed to the student's account. Dependents will NOT automatically be re-enrolled. You will need to re-enroll them by each semester's deadline. To view rates and enrollment information, go to wiu.myahpcare.com.

Please view the complete brochure online at wiu.myahpcare.com for full details of participation in the plan.

Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services

Additional Information

- 🌐 wiu.myahpcare.com
- ✉ support@ahpcare.com
- ☎ 1-855-357-0244

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

Beu Health Center: The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Beu Health Center. The Copay will be waived for Covered Medical Expenses incurred at the Beu Health Center for the following services: Physician's Visits and Prescription Drugs.

BENEFIT MAXIMUMS & DEDUCTIBLES		
Benefit Maximum	Unlimited, per Insured Person, per Policy Year	
Individual Deductible	Network Provider:	\$ 750 per Insured Person, per Policy Year
	Non-Network Provider:	\$2,000 per Insured Person, per Policy Year
Family Deductible	Network Provider:	\$2,250 for all insureds in a family, per Policy Year
	Non-Network Provider:	\$4,500 for all insureds in a family, per Policy Year
Individual Out-of-Pocket Maximum	Network Provider:	\$7,200 per Insured Person, per Policy Year
	Non-Network Provider:	\$20,000 per Insured Person, per Policy Year
Family Out-of-Pocket Maximum	Network Provider:	\$13,200 per Family, per Policy Year
	Non-Network Provider:	\$38,400 per Family, per Policy Year

BENEFIT CATEGORY	Network Provider	Non-Network Provider
	Payments are based on the PPO Allowance	Payments are based on Usual and Customary Charges
Hospital Room and Board Expense	75%	50%
Inpatient/Outpatient Surgery	75%	50%
In-Office Physician Fees (Deductible waived)	100% after a \$25 Copayment	50%
Diagnostic X-ray Services & Laboratory Procedures	75%	50%
Emergency Services Expense \$300 Copayment per visit	75%	75%
Prescription Drugs Up to 31 day supply	At pharmacies contracting with UnitedHealthcare 100% after a \$30 Copayment per Tier 1 \$60 Copayment per Tier 2 \$80 Copayment per Tier 3	50% after a \$30 Copayment per Generic Drug \$60 Copayment per Preferred Brand Drug
*Preventive Care Services	100%	50%

*Please visit www.healthcare.gov/coverage/preventive-care-benefits/ for more information.

2019-2020 PREMIUM COSTS AND COVERAGE PERIODS		
Coverage Periods	Fall 08/01/2019 through 01/31/2020	Spring 02/01/2020 through 07/31/2020
Open Enrollment	06/01/2019 through 08/30/2019	12/01/2019 through 01/27/2020
Student	\$ 795.00	\$ 795.00
Spouse	\$ 795.00	\$ 795.00
Child	\$ 795.00	\$ 795.00
Two or More Children	\$ 1,590.00	\$ 1,590.00

To view all enrollment and coverage periods available, please visit wiu.myahpcare.com or call Academic HealthPlans at 1-855-357-0244.

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 wiu.myahpcare.com.