

Xavier University 2018-2019 Student Health Insurance Plan



Eligibility

Xavier University requires all full-time domestic students taking at least 12 or more credit hours to enroll in the Student Health Insurance Plan unless proof of comparable coverage is provided. All international students are required to enroll in the Student Health Insurance Plan unless proof of comparable coverage is provided. International students with F-1 and J-1 Visas are required to have current health insurance coverage with a U.S. claims address.

Other Xavier students who are eligible to purchase this plan on a Voluntary basis include:

- Undergraduate taking 6-11 credit hours
- Graduate students taking six (6) or more credit hours who are enrolled in an organized course of study or degree program given by an academic department of the University
- Students taking less than six (6) credit hours, but who are enrolled in an organized course of study or degree program given by an academic department of the University, or students who are fulfilling a non coursework requirement of that program (thesis, dissertation etc).

Please view the complete brochure on-line at **xavier.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

 xavier.myahpcare.com

 1-855-939-9719

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 Academic HealthPlans

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Xavier University 2018-2019

Student Health Insurance Plan

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 PPO.

STUDENT HEALTH CENTER: Benefits at the Student Health Center will be paid at 100% after a \$30 copay.

BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum	Unlimited, per Insured Person, per Policy Year
In-Network Individual Deductible	\$ 500 per Insured Person, per Policy Year
In-Network Family Deductible	\$1,000 for all Insureds in a Family, per Policy Year
In-Network Individual Out-of-Pocket Maximum	\$7,150 per Insured Person, per Policy Year
In-Network Family Out-of-Pocket Maximum	\$14,300 for all Insureds in a Family, per Policy Year

BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider
	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on the Usual and Customary Charges</i>
Hospital Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
In-Office Physician Fees	80%	50%
Physiotherapy \$25 copayment per visit	80%	50%
Diagnostic X-ray Services & Laboratory Procedures	80%	50%
Emergency Services Expense \$250 Copayment per visit	80%	80%
Prescription Drugs Up to 30-day supply per prescription	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a \$15 Copayment per Tier 1 \$25 Copayment per Tier 2 \$25 Copayment per Tier 3	50%
*Preventive Care Services	100%	50%

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

2018-2019 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual 08/15/2018 through 08/14/2019	Spring/Summer (New Students Only) 01/01/2019 through 08/14/2019	Summer (New Students Only) 05/15/2019 through 08/14/2019
Open Enrollment	06/18/2018 through 09/21/2018	11/19/2018 through 01/31/2019	04/01/2019 through 05/31/2019
Student	\$ 2,937	\$ 1,818	\$ 740
Spouse	\$ 2,937	\$ 1,818	\$ 740
Child	\$ 2,937	\$ 1,818	\$ 740
Two or More Children	\$ 5,874	\$ 3,636	\$ 1,480

To view all enrollment and coverage periods available, please visit xavier.myahpcare.com or call Academic HealthPlans at 1-855-939-9719.

DISCLAIMER: This information is subject to change based upon the mandated benefits approved within the filing for the plan.