

Xavier University 2020-2021

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).

Dependents are no longer eligible to enroll in this coverage.

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



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



AHP-OF(20) Anthem-Xavier

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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 Anthem.

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

| BENEFIT MAXIMUMS & DEDUCTIBLES | |
|----------------------------------|--|
| Benefit Maximum | Unlimited, per Insured Person, per Policy Year |
| Individual Deductible | \$ 500 per Insured Person, per Policy Year |
| Individual Out-of-Pocket Maximum | \$7,900 per Insured Person, 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% after deductible | 50% after deductible |
| Inpatient/Outpatient Surgery | 80% after deductible | 50% after deductible |
| In-Office Physician Fees (including Specialist) \$25 copayment per visit | 80% | 50% |
| Rehabilitation & Habilitation Services, includes physical, speech & occupational therapy \$25 copayment per visit | 80% | 50% |
| Diagnostic X-ray Services & Laboratory Procedures | 80% after deductible | 50% after deductible |
| Emergency Services Expense \$250 Copayment per visit | 80% | 80% |
| Prescription Drugs Up to 30-day supply per prescription | At pharmacies contracting with IngenioRx 100% after a \$15 Copayment per Tier 1 \$40 Copayment per Tier 2 \$75 Copayment per Tier 3 deductible waived | 50% after deductible |
| Preventive Care Services Please visit healthcare.gov/preventive-care-benefits/ for more information. | 100% deductible waived | 50% after deductible |

| 2020-2021 PREMIUM COSTS AND COVERAGE PERIODS | | | |
|--|---|---|--|
| Coverage Periods | Annual 08/15/2020 through 08/14/2021 | Spring/Summer (New Students Only) 01/01/2021 through 08/14/2021 | Summer (New Students Only) 05/15/2021 through 08/14/2021 |
| Open Enrollment | 06/22/2020 through 09/11/2020 | 11/19/2020 through 02/01/2021 | 04/01/2021 through 05/31/2021 |
| Student | \$ 3,364 | \$ 2,083 | \$ 848 |

To view all enrollment and coverage periods available, please visit xavier.myahpcare.com.