

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](http://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



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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 <a href="https://www.healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a> 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
<b>Open Enrollment</b>	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](https://xavier.myahpcare.com).

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 [xavier.myahpcare.com](https://xavier.myahpcare.com).