

# Xavier University

## 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 online 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\*

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

\*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.

# Xavier University 2021-2022

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	\$7,150 per Insured Person, per Policy Year

BENEFIT CATEGORY <i>(Deductible waived unless otherwise stated below)</i>	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 Changes</i>
Hospital Stay, including Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Primary Care Office Visit (including Specialist) \$35 copay per visit (deductible waived)	80%	50%
Rehabilitation & Habilitation Services, includes physical, speech & occupational therapy \$35 copay per visit (deductible waived)	80%	50%
Diagnostic Services	80%	50%
Emergency Room Facility Services \$250 copay per visit (deductible waived)	80%	80%
Prescription Drugs Up to 30-day supply per prescription (deductible waived)	At pharmacies contracting with IngenioRx 100% after a Tier 1: \$20 copay Tier 2: \$50 copay Tier 3: \$75 copay (deductible waived)	50%
Preventive Care Services Please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a> for more information.	100% (deductible waived)	50%

2021-2022 PREMIUM COSTS AND COVERAGE PERIODS			
Coverage Periods	Annual 08/01/21 - 07/31/22	Spring/Summer (New Students Only) 01/01/22 - 07/31/22	Summer (New Students Only) 05/01/22 - 07/31/22
Open Enrollment	06/25/21 - 08/20/21	11/16/21 - 02/04/22	04/01/22 - 05/31/22
Student	\$ 3,324	\$ 1,930	\$ 838

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).