



# Austin College

## Student Health Insurance Plan 2023-2024

### Eligibility

All registered full-time students (including International Teaching Assistants) are required to purchase this Student Health Insurance Plan unless proof of comparable coverage is furnished prior to the deadline of June 17, 2023 for the Fall.

An eligible student must attend classes at the Policyholder's school for at least the first 31 days of the period for which he or she is enrolled and/or pursuant to his or her visa requirements for the period for which coverage is elected.

### More Information

For full details of participation in the plan, please view the complete brochure online at: [austincollege.myahpcare.com](http://austincollege.myahpcare.com)

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](http://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [austincollege.myahpcare.com/additionalresources](http://austincollege.myahpcare.com/additionalresources)

### What's Included?

- 100% coverage at the SHC unless otherwise stated
- Cigna is the Preferred Provider and will provide maximum benefits at lowest cost
- Access to Telehealth and Behavioral Health
- Access to Cigna Dental & VSP Vision discount program
- Access to ASAP - Academic Student Assistance Program
- Academic Emergency Services\*

\*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, Inc. (AHP).

### Benefits

Student Health Center (SHC): 100% of Usual & Customary Rate (UC&C) for Covered Medical Expenses unless otherwise stated below.

\*Deductible applies unless otherwise stated below. The Deductible is waived for services rendered at the SHC

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charge
Benefit Maximum		Unlimited
Deductible* Per Insured Person, per Policy Year Combined In-Network and Out-of-Network		\$500
Out-of-Pocket Maximum Per Insured Person, per Policy Year Combined In-Network and Out-of-Network		\$8,150
Hospital Care, includes Hospital Room and Board Expenses Pre-Authorization Required	80%	50%
Inpatient/Outpatient Surgery Pre-Authorization Required	80%	50%
Physician's Office Visits, including specialists and consultants	100% after a \$25 Copayment per visit (Deductible waived)	50%
Rehabilitation Therapy including Physical Therapy, Occupational Therapy and Speech Therapy Pre-Authorization Required	80%	50%
Emergency Care Services	80% after a \$150 Copayment per visit	80% after a \$150 Copayment per visit
Diagnostic Imaging Services Pre-Authorization Required	80%	50%
Laboratory Procedures (Outpatient)	80%	50%
Prescription Drugs	At pharmacies contracting with Wellfleet Rx/ESI 100% after a Tier 1 Copayment: \$20 Tier 2 Copayment: \$45 Tier 3 & Specialty Copayment: \$60 (Deductible waived)	50% after a Tier 1 Copayment: \$20 Tier 2 Copayment: \$45 Tier 3 & Specialty Copayment: \$60

### Coverage Period & Cost

	ANNUAL 08/01/2023 - 07/31/2024	JANUARY START 01/01/2024 - 07/31/2024
Enrollment Periods	04/26/2023 - 09/02/2023	12/02/2023 - 02/06/2024
Student	\$2,549	\$1,484

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 Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is Cigna OAP.

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 [austincollege.myahpcare.com](http://austincollege.myahpcare.com).

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