# Sam Houston State University 2015-2016 Student Health Insurance Plan

### Eligibility

All registered **Domestic students** taking six (6) or more credit hours (three (3) or more during summer sessions) are eligible to participate in the plan. **Distance Learning students** taking six (6) or more credit hours with at least three (3) or more credit hours on-campus credit courses and paying the Student Health Center fee are eligible to enroll in the plan.

All registered **International students** taking one (1) or more credit hours are required to participate in the Plan. International students are automatically enrolled, and the premium will be added to their tuition bill. All international students with U.S. based employer and embassy plans are eligible to waive the plan as determined by the SHSU Student Health Center.

Visit the website **shsu.myahpcare.com** to enroll or renew your coverage online or to print and mail an enrollment form. International students who do not waive coverage are automatically enrolled and the charge will appear on the tuition bill. No changes will be made to a student's account after the waiver deadline. For additional information, contact Student Health Services at (936) 294-1805.

You can go to your school's website, and either

- Purchase the school policy
- Waive out of the school policy by documenting current, comparable U.S. insurance

Dependent coverage is available. Payment must be paid directly to Academic HealthPlans and may not be billed to the student's account. Dependents will NOT automatically be re-enrolled. You will need to re-enroll them by each semester's deadline. To view rates and enrollment information, please go to **shsu.myahpcare.com**.

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

- Shsu.myahpcare.com
- (855) 370-7211



## Sam Houston State University 2015-2016 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 Plus.

BENEFIT MAXIMUMS & DEDUCTIBLES					
Benefit Maximum	Unlimited, per Insured Policy Year				
Individual Deductible	Network Provider: Non-Network Provider:	\$ 500 per Insured Person, per Policy Year \$ 1,000 per Insured Person, per Policy Year			
Family Deductible		\$ 1,500 per Insured Person, per Policy Year \$ 3,000 per Insured Person, per Policy Year			
Individual Out-of-Pocket Maximum		6,350 per Insured Person, per Policy Year 12,700 per Insured Person, per Policy Year			
Family Out-of-Pocket Maximum	Network Provider: Non-Network Provider:	L2,700 per Policy Year 25,400 per Policy Year			
BENEFIT CATEGORY	Network Provider	Non-Network Provider			
	Payments are based on the PPO Allowance	Payments are based on Usual and Reasonable Charges			
Hospital Room and Board Expense	80%	60%			
Inpatient/Outpatient Surgical Expense	80%	60%			
In-Office Physician Fees	100% after \$30 Copayment per visit	60%			
Diagnostic X-ray Services & Outpatient Laboratory Procedures	80%	60%			
<b>Emergency Services Expense</b> \$150 Copayment per visit	80%	80% Emergency			
Prescription Drugs Per 31-day Retail Supply	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a \$20 Copayment per Generic Drug \$40 Copayment per Preferred Brand Name Drug \$60 Copayment per Non-Preferred Brand Name Drug	60%			
Preventive Care Services	100%	60%			

2015–2016 PREMIUM COSTS AND COVERAGE PERIODS						
Coverage Periods	<b>Annual</b> 08/15/2015 through 08/14/2016	<b>Fall</b> 08/15/2015 through 12/31/2015	<b>Spring/Summer</b> 01/01/2016 through 08/14/2016	<b>Summer</b> 05/30/2016 through 08/14/2016		
Open Enrollment	08/01/2015 through 09/15/2015	08/01/2015 through 09/15/2015	12/29/2015 through 01/30/2016	05/18/2016 through 06/12/2016		
Student	\$ 2,318	\$ 881	\$ 1,437	\$ 488		
Spouse	\$ 2,318	\$ 881	\$ 1,437	\$ 488		
Child	\$ 2,318	\$ 881	\$ 1,437	\$ 488		

To view all enrollment and coverage periods available, please visit shsu.myahpcare.com or call Academic HealthPlans at (855) 370-7211.