

# Xavier University 2019-2020 Student Health Insurance Plan



**Please note: The new insurance carrier for the 2019-2020 school year is Anthem Student Advantage.**

## 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).

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

## Additional Information

- [xavier.myahpcare.com](http://xavier.myahpcare.com)
- [support@ahpcare.com](mailto:support@ahpcare.com)
- 1-855-939-9719
- @ahpcare
- Academic HealthPlans



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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.

BENEFIT MAXIMUMS & DEDUCTIBLES	
Benefit Maximum	Unlimited, per Insured Person, per Policy Year
In-Network Individual Deductible	\$ 500 per Insured Person, per Policy Year
In-Network Family Deductible	\$1,000 for all Insureds in a Family, per Policy Year
In-Network Individual Out-of-Pocket Maximum	\$7,900 per Insured Person, per Policy Year
In-Network Family Out-of-Pocket Maximum	\$15,800 for all Insureds in a Family, 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 Changes</i>
Hospital Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
In-Office Physician Fees \$25 copayment per visit	80%	50%
Physiotherapy \$25 copayment per visit	80%	50%
Diagnostic X-ray Services & Laboratory Procedures	80%	50%
Emergency Services Expense \$250 Copayment per visit	80%	80%
Prescription Drugs <i>Up to 30-day supply per prescription</i>	At pharmacies contracting with Anthem Pharmacy 100% after a \$15 Copayment per Tier 1 \$40 Copayment per Tier 2 \$75 Copayment per Tier 3	50%
*Preventive Care Services	100%	50%

\*Please visit [www.healthcare.gov/preventive-care-benefits/](http://www.healthcare.gov/preventive-care-benefits/) for more information.

2019-2020 PREMIUM COSTS AND COVERAGE PERIODS			
Coverage Periods	Annual 08/15/2019 through 08/14/2020	Spring/Summer (New Students Only) 01/01/2020 through 08/14/2020	Summer (New Students Only) 05/15/2020 through 08/14/2020
<b>Open Enrollment</b>	06/18/2019 through 09/13/2019	11/19/2019 through 01/31/2020	04/01/2020 through 05/31/2020
Student	\$ 3,106	\$ 1,926	\$ 781
Spouse	\$ 3,106	\$ 1,926	\$ 781
Child	\$ 3,106	\$ 1,926	\$ 781
Two or More Children	\$ 6,212	\$ 3,852	\$ 1,562

To view all enrollment and coverage periods available, please visit [xavier.myahpcare.com](http://xavier.myahpcare.com) or call Academic HealthPlans at 1-855-939-9719.

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](http://xavier.myahpcare.com).