

Xavier University

Student Health Insurance Plan 2023-2024



The new insurance carrier for 2023-2024 is UnitedHealthcare.

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.

What's Included?

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services*

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP).

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.

More Information

For full details of participation in the plan, please view the complete brochure online at: xavier.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please visit xavier.myahpcare.com/additionalresources

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 UnitedHealthcare Options PPO.**

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STUDENT HEALTH CENTER: Benefits at the Student Health Center will be paid at 100% after a \$30 copay per visit.

Benefits (Deductible waived unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Preferred Allowance	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charges
Benefit Maximum Per Insured Person, per Policy Year		Unlimited
Individual Deductible Per Insured Person, per Policy Year		\$500
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year		\$7,150
Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
Physician's Visits (including Specialist) (Deductible waived)	80% after a \$35 Copay per visit	50% after a \$35 Copay per visit
Rehabilitation & Habilitation Services, includes physical, speech & occupational therapy (Deductible waived)	80% after a \$35 Copay per visit	50% after a \$35 Copay per visit
Diagnostic X-ray Services & Laboratory Expenses	80%	50%
Medical Emergency Expense (Deductible waived)	80% after a \$250 Copay per visit	80% after a \$250 Copay per visit
Prescription Drugs Up to a 30-day supply per prescription (Deductible waived)	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a Tier 1: \$20 Copay Tier 2: \$50 Copay Tier 3: \$75 Copay	50% Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.
Preventive Care Services For more information, please visit healthcare.gov/coverage/preventive-care-benefits	No charge	50%

Rates

	ANNUAL 08/01/2023 - 07/31/2023	SPRING/SUMMER (New Students Only) 01/01/2024 - 07/31/2024	SUMMER (New Students Only) 05/01/2024 - 07/31/2024
Enrollment Periods	06/01/2023 - 08/25/2023	11/15/2023 - 01/30/2024	04/03/2024 - 05/24/2024
Student	\$3,488	\$2,030	\$877

To view all enrollment and coverage periods available, please visit xavier.myahpcare.com.