

Andrews University

All domestic students registered for ½ time status (six credit hours) or more are eligible to purchase the Plan. All international students, regardless of credit hours, are required to purchase the Plan on a mandatory basis with the following exceptions: students who are sponsored by an employer or government and have proof that their sponsorship includes full medical coverage; Canadian students who are covered under the Canadian health plan; or students who are covered under a group health plan from an American employer.

Please see the student insurance office for details.



Administered by Academic HealthPlans

Aetna is the Preferred Provider and will provide maximum benefits at lowest cost.

Access to Telehealth

Access to a Student Assistance Program

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.

Andrews University 2022-2023

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 Preferred Provider Network is Aetna.**

MAXIMUMS & DEDUCTIBLES

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Deductible Per Insured Person, per Policy Year (Waived at University Medical Center)	\$ 100	\$ 200
Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$ 8,150	\$ 16,300

COVERAGE & COST

Fall	08/18/22 - 01/04/23
Open Enrollment Period	07/01/22 - 09/30/22
Student	\$ 504
Spring/Summer	01/05/23 - 08/17/23
Open Enrollment Period	12/01/22 - 01/31/23
Student	\$ 809
Summer	05/05/23 - 08/17/23
Open Enrollment Period	03/23/23 - 05/31/23
Student	\$ 377

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 andrews.myahpcare.com.

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

BENEFITS (deductible applies unless otherwise stated below)

IN-NETWORK PROVIDER <i>Payments are based on the Negotiated Charge</i>	OUT-OF-NETWORK PROVIDER <i>Payments are based on the Recognized Charge</i>
Hospital Room and Board Expense	
80% after a \$150 Copayment per admission	60% after a \$150 Copayment per admission
Inpatient/Outpatient Surgery	
80%	60%
Physician and Specialist visits, including Consultants Office Visits	
100% after a \$25 Copayment per visit	60% after a \$25 Copayment per visit
Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac and Pulmonary Therapy	
80% after a \$15 Copayment per visit	60% after a \$15 Copayment per visit
Hospital Emergency Room	
80% after a \$250 Copayment per visit	80% after a \$250 Copayment per visit
Diagnostic Testing	
80%	60%
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits/	
100% (deductible waived)	60%
Prescription Drugs, including specialty drugs (deductible waived)	
100% after a Generic: \$15 Copayment	50%
Preferred Brand-Name: \$40 Copayment	
Non-Preferred Brand-Name: \$75 Copayment	