Eligibility
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.

What’s Included?
• 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*

More Information
For full details of participation in the plan, please view the complete brochure online at: andrews.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 andrews.myahpcare.com/additionalresources

*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), a Risk Strategies Company.

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.
### Benefits

(Deductible applies unless otherwise stated below)

<table>
<thead>
<tr>
<th></th>
<th>IN-NETWORK PROVIDER</th>
<th>OUT-OF-NETWORK PROVIDER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benefit Maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per Insured Person, per Policy Year</td>
<td>Unlimited</td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per Insured Person, per Policy Year</td>
<td>$100</td>
<td>$200</td>
</tr>
<tr>
<td>(Waived at University Medical Center)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per Insured Person, per Policy Year</td>
<td>$8,150</td>
<td>$16,300</td>
</tr>
<tr>
<td><strong>Hospital Room and Board Expense</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>80% after a $150 Copayment per admission</td>
<td>60% after a $150 Copayment per admission</td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient/Outpatient Surgery</strong></td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Physician and Specialist visits, including Consultants Office Visits</strong></td>
<td>100% after a $25 Copayment per visit</td>
<td>60% after a $25 Copayment per visit</td>
</tr>
<tr>
<td><strong>Outpatient Physical, Occupational, Speech, and Cognitive Therapies, including Cardiac and Pulmonary Therapy</strong></td>
<td>80% after a $15 Copayment per visit</td>
<td>60% after a $15 Copayment per visit</td>
</tr>
<tr>
<td><strong>Hospital Emergency Room</strong></td>
<td>80% after a $250 Copayment per visit</td>
<td>80% after a $250 Copayment per visit</td>
</tr>
<tr>
<td><strong>Diagnostic Testing</strong></td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Prescription Drugs, including specialty drugs (Deductible waived)</strong></td>
<td>100% after a $20 Copayment</td>
<td>50%</td>
</tr>
<tr>
<td>Generic:</td>
<td>$20 Copayment</td>
<td></td>
</tr>
<tr>
<td>Preferred Brand-Name:</td>
<td>$50 Copayment</td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Brand-Name:</td>
<td>$80 Copayment</td>
<td></td>
</tr>
<tr>
<td>Specialty:</td>
<td>$100 Copayment</td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Services</strong></td>
<td>100%</td>
<td>60%</td>
</tr>
<tr>
<td>For more information, please visit healthcare.gov/preventive-care-benefits/</td>
<td>(Deductible waived)</td>
<td></td>
</tr>
</tbody>
</table>

### Rates & Coverage Periods

<table>
<thead>
<tr>
<th></th>
<th>FALL 08/18/24 - 01/04/25</th>
<th>SPRING 01/05/25 - 08/17/25</th>
<th>SUMMER (NEW STUDENTS ONLY) 05/05/25 - 08/17/25</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment Period</td>
<td>07/01/24 - 09/30/24</td>
<td>11/25/24 - 01/31/25</td>
<td>03/17/25 - 06/15/25</td>
</tr>
<tr>
<td>Student</td>
<td>$763</td>
<td>$1,225</td>
<td>$571</td>
</tr>
</tbody>
</table>

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