

Andrews University

Student Health Insurance Plan 2024-2025



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*

*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.

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

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.

Andrews University 2024-2025

Benefits (Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
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
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 Copayment waived if admitted	80% after a \$250 Copayment per visit	80% after a \$250 Copayment per visit
Diagnostic Testing	80%	60%
Prescription Drugs, including specialty drugs (Deductible waived)	100% after a Generic: \$20 Copayment Preferred Brand-Name: \$50 Copayment Non-Preferred Brand-Name: \$80 Copayment Specialty: \$100 Copayment	50%
Preventive Services For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	60%

Rates & Coverage Periods

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

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