

The Oklahoma State University System 2015-2016 Student Health Insurance Plan

Eligibility

International Students – All international students taking one (1) or more credit hours are required to have health insurance.

All international students will be required to purchase the OSU Student Health Insurance plan and the plan costs will be billed to their student's bursar account.

The premium costs will be billed to their student tuition accounts for all international students for the fall by **September 13, 2015** and for the spring by **January 24, 2016**.

Eligible Dependents of those enrolled in the plan may participate in the Plan on a Voluntary basis.

Please view the complete brochure on-line at okstate.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

- 🌐 okstate.myahpcare.com
- ☎ (855) 357-0243

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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 UnitedHealthcare Choice Plus.

Student Health Center: The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center. Prescription drugs will be covered with \$10 Copay for Tier 1 Prescription drugs and \$25 Copay for Tier 2 Prescription drugs. Toenail removal is covered at the SHC only.

BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum	Unlimited, per Insured Person, per Policy Year
Deductible	Network Provider: \$ 500 per Insured Person, per Policy Year Non-Network Provider: \$ 1,000 per Insured Person, per Policy Year
Individual Out-of-Pocket Maximum	Network Provider: \$ 5,000 per Insured Person, per Policy Year Non-Network Provider: \$10,000 per Insured Person, per Policy Year
Family Out-of-Pocket Maximum	Network Provider: \$10,000 per Insured Person, per Policy Year

BENEFIT CATEGORY	Network Provider	Non-Network Provider
	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on Usual and Reasonable Charges</i>
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
In-Office Physician Fees	100% after a \$30 Copayment per visit	60%
Diagnostic X-ray Services & Laboratory Procedures	80%	60%
Emergency Services Expense \$100 Copayment/ Deductible per visit	80%	80% - Emergency 60% - Non-Emergency
Prescription Drugs 31 day supply per prescription	At pharmacies contracting with UnitedHealthcare Pharmacy 100% after a \$20 Copayment per Generic Drug \$50 Copayment per Brand Name Drug	60% after a \$20 Deductible per Generic Drug \$50 Deductible per Brand Name Drug
Preventive Care Services	100%	70%

2015-2016 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Fall	Spring/Summer	Summer
	08/01/2015 through 12/31/2015	01/01/2016 through 07/31/2016	06/01/2016 through 07/31/2016
Open Enrollment	07/01/2015 through 09/15/2015	12/01/2015 through 02/15/2016	05/01/2016 through 07/01/2016
Student	\$ 812.50	\$ 812.50	\$ 271.00
Spouse	\$ 812.50	\$ 812.50	\$ 271.00
Child	\$ 812.50	\$ 812.50	\$ 271.00
Children	\$ 1,625.00	\$ 1,625.00	\$ 542.00

To view all enrollment and coverage periods available, please visit okstate.myahpcare.com or call Academic HealthPlans at (855) 357-0243.