A Student Health Plan **FOR YOU**







All degree seeking domestic undergraduate students enrolled in six (6) or more credit hours and graduate students enrolled in three (3) or more credit hours at the University of North Texas (Denton) are eligible to enroll in this insurance plan on a voluntary basis. Credit hour requirements can be met by a combination of online and on-campus credit hours, not to exceed 50% online.

Eligible dependents of enrolled students may participate in the plan on a voluntary basis.





Additional Information

- unt.myahpcare.com
- support@ahpcare.com
- **** 1-855-897-2984

University of North Texas 2019-2020 Domestic Students

Student Health Insurance Plan

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.

Network: Your Plan provides you with a higher level of coverage when you receive Covered Medical Expenses from doctors, hospitals and other medical providers who are part of **UnitedHealthcare Choice Plus PPO Network**.

Student Health Center Benefits: The deductible will be waived and benefits will be paid at 100% after a \$25 Copay for Covered Medical Expenses incurred when treatment is rendered at the Student Health and Wellness Center (UNT Denton) and Student Health Clinic (UNT HSC). Students paying the medical service fee only and not enrolled in the health plan are allowed access to providers for medical treatment, but will incur charges for services rendered.

BENEFIT MAXIMUMS & DEDUCTIBLES	Network Provider	Non-Network Provider		
Benefit Maximum	Unlimited, per Insured Person, per Policy Year			
Deductible	\$500 per Insured Person, per Policy Year	\$1,000 per Insured Person, per Policy Year		
Individual Out-of-Pocket Maximum	\$7,350 per Insured Person, per Policy Year	N/A		
Family Out-of-Pocket Maximum	\$14,700 for all Insureds in a Family per Policy Year	N/A		

	Student Health Center	Network Provider	Non-Network Provider	
BENEFIT CATEGORY	Deductible Waived	Payments are based on the PPO Allowance	Payments are based on Usual and Reasonable Charges	
*Preventive Care Services	100%	100%	50%	
In-Office Physician Fees	100% after \$25 Copayment	100% after \$50 Copayment	50%	
Diagnostic X-ray Services & Laboratory Procedures	100%	80%	50%	
Hospital Room and Board Expense	N/A	80%	50%	
Inpatient/Outpatient Surgery	N/A	80%	50%	
Emergency Services Expense Copayment waived if admitted			80% after a \$250 Copayment per visit	
Prescription Drugs up to a 31 day supply per prescription	100% after a \$15 Copay per Generic \$40 Copay per Brand Name for all prescriptions filled at the Student Health and Wellness Center	At Pharmacies contracting with UnitedHealthcare Pharmacy: 100% after a \$15 Copayment for Tier 1 \$40 Copayment for Tier 2 80% Coinsurance for Tier 3	50%	

^{*}Please visit <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> for more information.

2019–2020 PREMIUM COSTS AND COVERAGE PERIODS								
Coverage Periods	Annual 08/14/2019 through 08/13/2020	Fall 08/14/2019 through 12/31/2019	Spring 01/01/2020 through 05/10/2020	Spring/Summer 01/01/2020 through 08/13/2020	Summer 05/11/2020 through 08/13/2020	Summer 1 06/01/2020 through 08/13/2020	Summer 2 07/06/2020 through 08/13/2020	
Open Enrollment	07/02/2019 through 09/12/2019	07/02/2019 through 09/12/2019	11/30/2019 through 01/30/2020	11/30/2019 through 01/30/2020	04/15/2020 through 05/29/2020	04/15/2020 through 05/29/2020	05/03/2020 through 06/19/2020	
Student	\$ 2,775	\$ 1,062	\$ 993	\$ 1,713	\$ 720	\$ 563	\$ 296	
Spouse	\$ 2,775	\$ 1,062	\$ 993	\$ 1,713	\$ 720	\$ 563	\$ 296	
Child, 2x Max ¹	\$ 2,775	\$ 1,062	\$ 993	\$ 1,713	\$ 720	\$ 563	\$ 296	

¹Coverage for 2 or more children is calculated at the child rate times two (2).

To view all enrollment and coverage periods and your optional dental and vision coverage, please visit <u>unt.myahpcare.com</u> or call Academic HealthPlans at 1-855-897-2984.

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 unt.myahpcare.com.