

OPT Students: A Student Health Plan FOR YOU



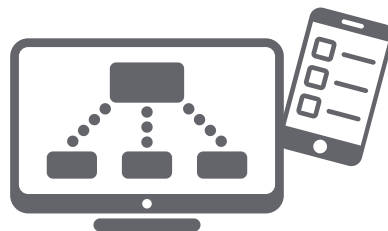
100%
Coverage
at the
Student
Health
Center



Richer plan
than the
marketplace
or exchange



Student friendly
website and
enrollment



Global
Emergency
Services



Am I
Eligible?

All International Students with a current passport and student visa who were engaged in educational activities at UNT Denton are eligible to extend their insurance coverage during their period of Optional Practical Training.

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

OPT 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 Students 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 and visits 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

BENEFIT CATEGORY	Student Health Center	Network Provider	Non-Network Provider
	<i>Deductible Waived</i>	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on Usual and Reasonable Charges</i>
*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	N/A	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	N/A	80% after a \$250 Copayment per visit	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 www.healthcare.gov/preventive-care-benefits/ for more information.

2019-2020 PREMIUM COSTS AND COVERAGE PERIODS						
Coverage Periods	Annual 08/14/2019 through 08/13/2020	Fall 1 08/14/2019 through 10/19/2019	Fall 2 10/20/2019 through 01/05/2020	Spring 1 01/06/2020 through 03/07/2020	Spring 2 03/08/2020 through 05/09/2020	Summer 05/10/2020 through 08/13/2020
Open Enrollment	07/14/2019 through 09/10/2019	07/14/2019 through 09/10/2019	09/20/2019 through 11/05/2019	12/14/2019 through 01/31/2020	02/09/2020 through 03/25/2020	05/03/2020 through 06/18/2020
Student	\$ 2,775	\$ 509	\$ 592	\$ 471	\$ 479	\$ 729
Spouse	\$ 2,775	\$ 509	\$ 592	\$ 471	\$ 479	\$ 729
Child, 2X Max ¹	\$ 2,775	\$ 509	\$ 592	\$ 471	\$ 479	\$ 729

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

To view all enrollment and coverage periods and to view your optional dental and vision coverage, please visit unt.myahpcare.com 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