

# 2021-2022

## University of Houston-Downtown Student Health Insurance Plan

Underwritten by Blue Cross and Blue Shield of Texas (BCBSTX)

This plan meets or exceeds a Gold metal level of coverage.

- Affordable, quality coverage compatible with the Affordable Care Act
- Academic Emergency Services (AES)\*
- Covers you at school, at home and while traveling abroad
- Access to a broad Participating Provider Option (PPO) Network from BCBSTX
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

### Who can enroll?

**Domestic Students:** Undergraduate students attending UH-Downtown (UHD) who are enrolled in 6 or more credit hours (3 for summer session) are eligible to enroll for coverage within the posted open enrollment time period.

**Graduate students** attending UH-Downtown (UHD) who are enrolled in 3 or more credit hours are eligible to enroll for coverage within the posted open enrollment time period.

**International Students:** International students with “F” or “J” visa status are required to be covered under the UH System (UHS) Student Health Insurance Plan or have equivalent health insurance coverage, regardless of the number of credit hours taken. At the time of registration, the student will automatically be enrolled in the mandatory UHS-endorsed Student Health Insurance Plan (SHIP) and will be charged for the coverage period on their student financial account. UH Main International students with “F” or “J” visa status may request a waiver of coverage based on the UH System’s waiver criteria. For more information regarding the waiver, please go to [uhd.myahpcare.com](http://uhd.myahpcare.com) and click on the “Opt-Out” tab.

### Enrollment is easy!

Domestic students may enroll via our website. Go to [uhd.myahpcare.com](http://uhd.myahpcare.com) then click on the “Enroll/Cost” tab to enroll online.

Please read the plan brochure in full to determine whether this Student Health Insurance Plan is right for you! The plan brochure provides details of the coverage including benefits, exclusions and any reductions or limitations and the terms under which the Policy may be continued in force. The plan brochure is available online at [uhd.myahpcare.com](http://uhd.myahpcare.com).

For dates and rates specific to UH-Downtown (UHD), please visit our website at [uhd.myahpcare.com](http://uhd.myahpcare.com) then click on the “Enroll/Cost” tab.

### You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information

For additional information, go to [uhd.myahpcare.com](http://uhd.myahpcare.com).

\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

AcademicBlue is offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Texas.

Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To get help and information in your language at no cost, please call us at 855-710-6984.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-710-6984 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 855-710-6984 (TTY: 711).

For the full list of languages, see your specific school policy.

## UH–Downtown (UHD) 2021–2022 Plan Highlights<sup>1,2</sup>

Benefit Maximum & Deductibles			
		Network Provider	Out-of-Network Provider
<b>Benefit Maximum</b>		Unlimited	Unlimited
<b>Deductible</b>		\$350	\$700
<b>Out-of-Pocket Maximum</b>		\$8,150	\$15,800
Benefit Coverage			
<i>Deductible applies unless noted below:</i>	UHD Health Center <sup>3</sup> (deductible waived)	Network Provider	Out-of-Network Provider
<b>Hospital Expenses</b>	N/A	80% after a \$100 copayment per hospital confinement	60% after a \$100 copayment per hospital confinement
<b>Surgical Expenses</b>	100%	80%	60%
<b>Doctor's Visits</b>	100%	100% after copayment \$35 primary care copayment per visit; \$35 specialist copayment per visit (deductible waived)	60%
<b>Emergency Care and Accidental Injury</b>		80% after \$250 copayment (deductible waived)	
<b>Facility Services</b> – Copayment is waived if the insured is admitted, inpatient hospital expenses will apply	N/A		
<b>Physician Services</b>	N/A	80%	
<b>Urgent Care</b>	N/A	100% after \$35 copayment (deductible waived)	60%
<b>Diagnostic X-Rays &amp; Laboratory Procedures</b>	100% (X-rays are not available)	80%	60%
<b>Prescription Drugs</b> <i>Per 30-day Retail Supply</i>  <i>**Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.</i>	100% after: <ul style="list-style-type: none"> <li>\$10 copayment for each generic drug</li> <li>\$25 copayment for each preferred brand-name drug</li> <li>\$70 copayment for each non-preferred brand-name drug</li> </ul>	At pharmacies contracting with Prime Therapeutics <sup>3</sup> , 100% after: <ul style="list-style-type: none"> <li>\$20 copayment for each generic drug</li> <li>\$50 copayment for each preferred brand-name drug**</li> <li>\$70 copayment for non-preferred brand-name drug**</li> <li>\$100 copayment for each specialty drug</li> </ul> \$100 Annual Prescription Deductible	50% after: <ul style="list-style-type: none"> <li>\$20 copayment for each generic drug</li> <li>\$50 copayment for each preferred brand-name drug**</li> <li>\$70 copayment for non-preferred brand-name drug**</li> </ul> \$100 Annual Prescription Deductible Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.
<b>Preventative Care Services</b>	100%	100% (deductible waived)	60%
<b>Routine Eye Exam</b> (age 19 and over; one per benefit period)	N/A	100% after copayment \$35 primary care copayment per visit; \$35 specialist copayment per visit (deductible waived)	60%

## Deadlines, Coverage Periods and Premium Costs<sup>\*\*\*</sup>

	Fall (New Students)	Fall (Returning Students)	Spring/Summer	Summer
<b>Open Enrollment</b>	7/15/2021 - 9/14/2021	7/15/2021 - 9/14/2021	12/1/2021 - 2/1/2022	4/29/2021 - 7/5/2022
<b>Waiver Deadline</b> (Apply to Internationals Only)	9/14/2021	9/14/2021	2/1/2022	7/5/2022
<b>Dates Covered</b>	8/1/2021 - 12/31/2021	8/15/2021 - 12/31/2021	1/1/2022 - 8/14/2022	6/5/2022 - 8/14/2022
<b>Student Rate</b>	\$1,213	\$1,101	\$1,791	\$562

**\*\*\* A \$18.00 AES fee and \$35.00 Administration fee is included for Fall New students. A \$16.00 AES fee and \$32.00 Administration fee is included for Fall Returning students. A \$26.00 AES fee and \$52.00 Administration fee is included for Spring/Summer students. A \$8.00 AES fee and \$16.00 Administration fee is included for Summer students.**

It is the student's responsibility to notify the University of Houston – Downtown Campus Student Insurance Office BEFORE the waiver deadline if there is a reason he or she should not be re-enrolled.

<sup>1</sup> This document 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 PPO network is BCBSTX Participating Provider Option (PPO) Network.

<sup>2</sup> Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your School Policy.

<sup>3</sup> The relationship between Blue Cross and Blue Shield of Texas (BCBSTX) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics LLC is a separate company that also administers the pharmacy benefit program. BCBSTX, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.