



2018-2019 Azusa Pacific University – Graduate Students

Student Health Insurance Plan

Eligibility Highlights

The Affordable Way to Protect Your Most Valuable Asset – Your Health!

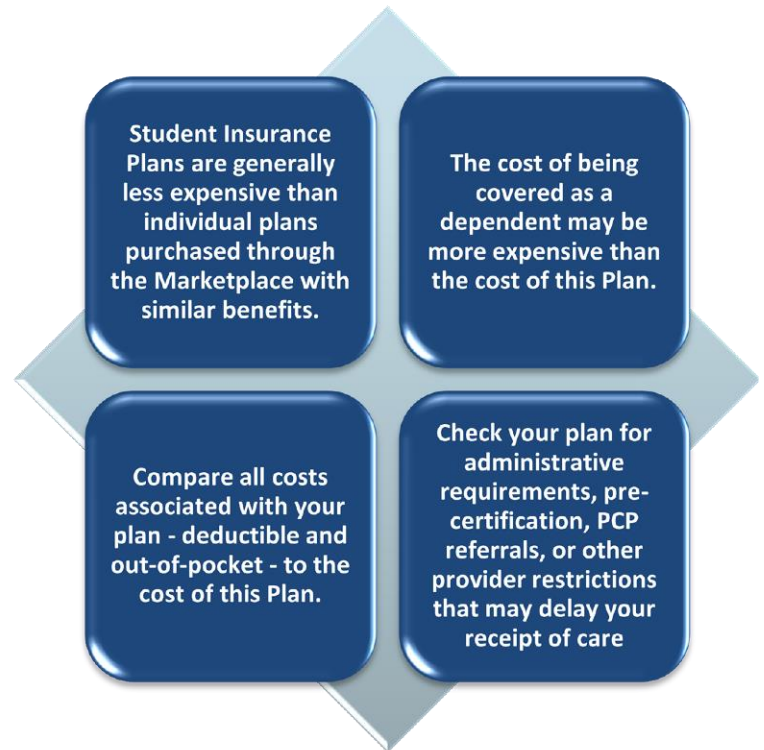
Staying healthy is one of the most important things you can do for yourself. When facing a health problem that may come up while you are at college, not getting the care you need due to lack of insurance or high out-of-pocket costs may turn into a roadblock in achieving your academic goals. Student Health Insurance ensures you have coverage for the unexpected, preventive care services and access to the medical services available on-campus, near campus and anywhere that you may live or travel. To ensure all students have health insurance coverage, your School has automatically enrolled you in and billed you for this Student Health Insurance Plan. If your current health insurance plan is comparable to your School’s Plan, you may submit a waiver by the published deadline to opt-out of the School-sponsored Plan. Please review the general summary of benefits on the next page to assist you in determining if your current plan is comparable.

Need to Make a Decision?

Your Student Health Insurance Plan:

- Gives you easy access to providers near campus or anywhere you may live or travel
- Offers comprehensive services, including preventive care services
- Includes Worldwide Travel Assistance, Medical Evacuation and Repatriation Coverage
- Gallagher Student Health offers wellness programs and discounts on dental through Basix Dental and discounts on vision services through Eye Med Vision Care
- Is fully compliant with the Affordable Care Act
- Offers access to exceptional service from Gallagher Student’s Customer Service team, ready to assist you with your insurance needs and questions

CONSIDER THIS:



Important Dates & Rates

	Fall	Spring/Summer
Coverage Period	08/15/2018 – 01/06/2019	01/07/2019 – 08/14/2019
Enrollment Deadline	September 7, 2018	January 18, 2019
Student Only*	\$1,536.50	\$1,536.50
Spouse Only*	\$1,536.50	\$1,536.50
Per Child*	\$1,536.50	\$1,536.50

*The above rates include charges for OnCall Travel Assistance

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The information provided below is used as a general summary of benefits and does not include all the benefits. For a detailed plan description, limitations, exclusions, mandates and Coordination of Benefits provision visit www.gallagherstudent.com/APUGrad.

	In- Network	Out-of-Network
Deductible	\$150 per covered person, per policy year	\$300 per covered person, per policy year
Out-of-Pocket Maximum	\$1,500 per individual, \$3,000 per family, per Policy year	None
Inpatient Hospital Expense	80% Negotiated Charge (NC)	60% Reasonable & Customary (RC)
Surgery Expense	80% NC	60% RC
Doctor/Specialist Office Visit	100% NC \$25 copay per visit	60% RC \$25 copay per visit
Laboratory, X-rays, and Diagnostic Testing	100% NC \$25 copay per visit	60% RC \$25 copay per visit
Emergency Services Expenses	100% NC \$50 copay (waived if admitted)	100% RC \$50 copay (waived if admitted)
Inpatient Mental Health & Substance Abuse	Same as any other sickness	
Outpatient Pharmacy Benefits	100% NC after These Copays: Generic-\$10; Preferred Brand-\$30; Brand-\$60; \$0 copay for FDA Approved Contraceptives required under the ACA	
Wellness/Preventive Services	100% NC No Cost Sharing	60% RC \$25 copay per visit

For additional questions regarding eligibility of benefits, contact the Gallagher Student Health & Special Risk Customer Service Department:

Toll free phone Monday-Friday 8:30 am - 7:00pm EST	1-800-406-4517
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherstudent.com/APUGrad
Mailing Address	500 Victory Road, Quincy, MA 0271
This plan is subject to benefit limitations and exclusions and is underwritten by:	Aetna Life Insurance Company
Claims are administered by	Aetna Student Health P.O. Box 981106 El Paso, TX 79998

PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:

- Please read the Azusa Pacific University brochure when available located at www.gallagherstudent.com/APUGrad carefully. While this document describes important features of the plan, there may be other specifics of the plan that are important to you and some limit what the plan will pay.
- If you want to look at the full plan description, which is contained in the Master Policy issued to the school, you may view it at www.gallagherstudent.com/APUGrad when available or contact us at 1-800-406-4517.

For more information on plan exclusions, limitations, and benefit maximums, please refer to the school brochure and Master Policy. This plan pays benefits only for expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain mandate(s) of the state in which the policy was written. However, certain federal laws and regulations could also affect how this coverage pays. Unless otherwise indicated, all benefits and limitations are per covered. This material is for information only. Discount programs provide access to discounted rates and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company and its applicable affiliated companies (Aetna). Policy forms issued in OK include GR-96134.

Financial Sanctions Exclusions

If coverage provided by any insurance policy or administrative services agreement violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.