

# Southern Illinois University - Edwardsville

## International Student Health Insurance Plan 2023-2024



### Eligibility

Each international student, no matter how many classes they are enrolled in, will be enrolled in the student health insurance with the ability to provide proof of comparable insurance via the waiver process. If you do not waive coverage by the deadline, the premium will not be removed from your student account.

To review rates and waiver information, please go to [siue.mycare26.com](https://siue.mycare26.com).

### What's Included?

- Telehealth solutions through AcademicLiveCare
- Coverage When Traveling
- Academic Emergency Services\*
- Access to Academic Student Assistance Program (ASAP)

### More Information

For full details of participation in the plan, please view the complete brochure online at: [siue.mycare26.com](https://siue.mycare26.com)

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](https://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [siue.mycare26.com/additionalresources](https://siue.mycare26.com/additionalresources)

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 Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **UnitedHealthcare Choice Plus.**

RSE (23) UHC-SIUE INTL

\*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, Inc. (AHP).

# SIUE 2023-2024 | International Students

BENEFITS	PREFERRED PROVIDER	OUT-OF-NETWORK PROVIDER
	Payments are based on the PPO Allowance	Payments are based on Usual and Customary Charges
A Deductible applies unless otherwise stated below.		
<b>Individual Deductible</b> Per Insured Person, Per Policy Year	\$400	\$800
<b>Family Deductible</b> For all Insureds in a Family, Per Policy Year	\$1,200	\$2,400
<b>Individual Out-of-Pocket Maximum</b> Per Insured Person, Per Policy Year	\$6,850	\$13,700
<b>Family Out-of-Pocket Maximum</b> For all Insureds in a Family, Per Policy Year	\$13,700	\$27,400
<b>Hospital Room and Board Expense</b>	80%	60%
<b>Inpatient/Outpatient Surgery</b>	80%	60%
<b>Physician's Visits</b>	80%	60%
<b>Diagnostic X-ray Services &amp; Laboratory Procedures</b>	80%	60%
<b>Medical Emergency Expense</b> \$50 Copayment per visit (Copay waived if admitted, Deductible waived)	80%	80%
<b>Prescription Drugs</b> Up to 31-day supply (Deductible waived)	At pharmacies contracting with UnitedHealthcare Pharmacy  100% after a Tier 1: \$10 Copay Tier 2: \$30 Copay Tier 3: \$50 Copay	100% after a Generic Drug: \$10 Copay Preferred Brand Name Drug: \$30 Copay  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>Preventive Care Services</b> For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (Deductible waived)	60%

## RATES

Coverage Periods	FALL	SPRING/SUMMER	SUMMER
	08/07/23 - 01/06/24	01/07/24 - 08/06/24	05/06/24 - 08/06/24
Open Enrollment	05/30/23 - 09/01/23	10/31/23 - 01/19/24	03/26/24 - 07/12/24
Student	\$1,200	\$1,200	\$610
Spouse	\$1,200	\$1,200	\$610
Child <sup>1</sup>	\$1,200	\$1,200	\$610

<sup>1</sup>The child rate is up to two (2) children. The cost for two (2) or more children will be two times the child rate.

To view all enrollment and coverage periods available, please visit [siue.mycare26.com](https://siue.mycare26.com).

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

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 [siue.mycare26.com](https://siue.mycare26.com).