

# 2011–2012 Student Health Insurance Plan

**Sam Houston State University** students are advised to maintain health insurance in case of illness or injury. Failure to maintain coverage could result in medical bills that could hinder your academic pursuits.

## Do I need insurance?

Health insurance protects your investment in your education by helping pay for medical expenses in the event of an illness or injury, so you can get the care you need and still have money for other expenses.

## Who can enroll?

All registered **domestic** students taking six (6) or more credit hours are eligible to purchase this plan. All registered **international** students taking one (1) or more credit hours are required to participate in the Plan. **International** students are automatically enrolled, and the premium will be added to their tuition bill. All **international** students with U.S. based employer and embassy plans are eligible to waive the Plan as determined by the SHSU Student Health Center.

## How do I enroll?

Visit the website [www.ahpcare.com/shsu](http://www.ahpcare.com/shsu) to enroll or renew your coverage online or to print and mail an enrollment form.

**International** Students who do not waive coverage are automatically enrolled and the charge will appear on the tuition bill. For additional information, contact Student Health Services at (936) 294-1805.



## Additional Benefits

- discounts on dental and vision services
- access to a 24-hour nurse line
- coverage when traveling or studying abroad

## Online Access to

- view/download complete plan description
- enroll in coverage
- download temporary ID card
- provider information
- customer service/claims and benefit questions

## PLAN BASICS

*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. In Texas, the PPO network is Texas True Choice ([www.texastruechoice.com](http://www.texastruechoice.com)). Outside of Texas, the PPO network is First Health ([www.firsthealth.com](http://www.firsthealth.com)). The \$50 Plan deductible will be waived and Covered Expenses incurred are covered at 100% of Usual and Customary Charges at the Student Health Center. Dependents are not eligible to receive treatment at the Student Health Center.*

## BENEFIT MAXIMUMS & DEDUCTIBLE

Lifetime Maximum	\$100,000 for each covered Injury or Sickness Optional Major Medical is available for an additional premium to increase the plan maximum by an additional \$150,000 to equal a total of \$250,000 Lifetime maximum benefit per covered Injury or Sickness.	
Deductible	\$50 per Covered Person, per Injury or Sickness	
BENEFIT CATEGORY	<i>Payments are based on the Preferred Provider Allowance</i>	<i>Payments are based on Usual &amp; Customary Charges</i>
Health Care Obtained	In Network	Out of Network
Hospital Expenses <i>\$2,000 aggregate maximum per day</i>	90%	70%
Surgery <i>\$3,000 maximum</i>	90%	70%
Day Surgery Miscellaneous <i>\$5,000 maximum</i>	90%	70%
Outpatient Miscellaneous <i>\$1,500 maximum Includes Doctor's Office Visits, Physical Therapy, Diagnostic X-rays &amp; Laboratory and Injections</i>	90%	70%
Emergency Room <i>\$50 copay per visit / \$1,500 maximum</i>	90%	70%
Prescription Drugs <i>\$250 maximum per Policy term \$50 Plan deductible applies for prescriptions purchased outside SHC</i>	\$10 deductible for generic drug \$20 deductible for brand name drug	\$10 deductible for generic drug \$20 deductible for brand name drug

*Please refer to a full, detailed description of the benefits in the online brochure at [www.ahpcare.com/shsu](http://www.ahpcare.com/shsu).*

## How much does it cost?

Coverage Period	Student	Spouse	Each Child
Annual	\$ 798	\$1,844	\$ 922
Fall	\$ 323	\$ 751	\$ 378
Spring/Summer	\$ 525	\$1,222	\$ 614
Summer	\$ 202	\$ 471	\$ 237

Annual ..... 08/15/2011 thru 08/14/2012  
 Fall ..... 08/15/2011 thru 12/31/2011  
 Spring/Summer ..... 01/01/2012 thru 08/14/2012  
 Summer ..... 05/30/2012 thru 08/14/2012

Optional Major Medical	Additional Annual Premium	\$ 245
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**Complete Information** available at [www.ahpcare.com/shsu](http://www.ahpcare.com/shsu) or (855) AHP-CARE