

We are pleased to bring you the 2015-2016 Southern Methodist University (SMU) Student Health Insurance Plan for International Students

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

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

Who can enroll?

All **international** students who are enrolled in one (1) or more credit hours are required to maintain the Student Health Insurance Plan as a condition of enrollment. International students must enroll in the Student Health Insurance Plan unless they have a special waiver personally granted by the Student Health Center (SHC) staff. To view the requirements necessary to apply for a waiver or to print a waiver form, please go to smu.edu/healthinsurance.

After enrolling for classes each semester, international students must elect coverage online by going to the student center component of **MY.SMU** and selecting the "Health Insurance" button. The semi-annual premium will be charged to the student's SMU student account after they enroll in **MY.SMU**. Any student not enrolled by the deadline will automatically be enrolled and the premium charged to their SMU student account. No changes will be made to a student's SMU account after August 28th for Fall 2015 or January 22nd for Spring 2016.

For more detailed information, including a "Frequently Asked Questions" page, please visit smu.edu/healthinsurance.

Dependent coverage is available. Payment for dependent coverage must be paid directly to Academic HealthPlans and may not be billed to the student's Southern Methodist account. Dependents will NOT automatically be re-enrolled. You will need to re-enroll them by each semester's deadline. **To view rates and enrollment information, go to smu.myahpcare.com, or call 855-357-0242.**

You get online access to:

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



**For additional information, go to
smu.myahpcare.com, or call 855-357-0242.**

* Academic Emergency Services (AES) is a global emergency services product provided by On Call International, a separate and independent company. AES provides medical evacuation, repatriation, accidental death and dismemberment benefits, emergency medical and travel assistance, travel information and other services for Academic HealthPlans (AHP). On Call International is solely responsible for its products and services.

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 a separate company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Texas.

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SMU 2015-2016 International Plan Highlights^{1,2}

Benefit Maximum & Deductibles		
	Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited	Unlimited
Deductible (Individual/Family)	\$400/\$1,200	\$1,200/\$3,600
Out-of-Pocket Maximum (Individual/Family)	\$5,000/\$12,700	\$10,000/\$37,500
Student Health Center (SHC)	The Deductible is waived, covered expenses will be payable at 80% for insured students who have paid the SMU SHC fee. Adult immunizations covered at the SHC include TB skin test, MMR#1, MMR#2, Tdap, Td and meningitis.	

Benefit Coverage		
	Network Provider (deductible applies unless otherwise noted)	Out-of-Network Provider (deductible applies unless otherwise noted)
Hospital Expenses	80%	60%
Surgical Expenses	80%	60%
Doctor's Visits	100% after: \$30 primary care copayment per visit; \$50 specialist copayment per visit (deductible waived)	60%
Emergency Care and Accidental Injury	80% after \$100 copayment (deductible waived)	
Facility Services – Copayment is waived if the insured is admitted; inpatient hospital expenses will apply.		
Physician Services	80%	
Diagnostic X-Rays & Laboratory Procedures	80%	60%
Prescription Drugs Per 30-day Retail Supply (deductible waived)	At SMU SHC, 100% after: <ul style="list-style-type: none"> \$15 copayment for each generic drug \$40 copayment for each brand-name drug At pharmacies contracting with Prime Therapeutics*, 100% after: <ul style="list-style-type: none"> \$25 copayment for each generic drug \$50 copayment for each brand-name drug 	60% after: <ul style="list-style-type: none"> \$25 copayment for each generic drug \$50 copayment for each brand-name drug 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.
Preventive Care Services	100% (deductible waived)	60%

Deadlines, Coverage Periods and Premium Costs

	Fall	Spring	Summer
Open Enrollment	04/01/2015 - 09/25/2015	11/01/2015 - 02/19/2016	04/01/2016 - 06/17/2016
Waiver Deadline	08/28/2015	01/22/2016	N/A
Dates Covered	08/13/2015 - 01/09/2016	01/10/2016 - 08/12/2016	05/17/2016 - 08/12/2016
Student Rate	\$1,221	\$1,221	\$587

Students who are enrolled in health insurance for the fall semester will automatically be re-enrolled in the spring semester. It is the student's responsibility to notify the SMU Student Insurance Office BEFORE the waiver deadline if there is a reason he or she should not be re-enrolled.

¹ 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 BlueChoice® Preferred Provider Organization Network.

² Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your Brochure Booklet or Policy.

* 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 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.