

Dear Domestic SMU Students,

On behalf of the Student Health Center, welcome to SMU!

For the 2023-2024 Academic Year, SMU has partnered with Academic HealthPlans, Inc. and **Aetna** to provide high-quality health insurance coverage for our students and their dependents. The University's Student Health Insurance Plan (SHIP) provides coverage for accidents and sicknesses, hospitalizations, emergency room, wellness and other services. Your deductible will be waived for treatment at the Student Health Center. The plan also provides travel assistance services for medical evacuations and repatriation. To learn more, please visit smu.myahpcare.com and select "Benefits."

SMU requires all Domestic students, both undergraduate and graduate, taking nine (9) or more credit hours to have health insurance through either an individual/family plan or the University offered plan. SMU's mandatory policy requires those students with the enrollment status mentioned to provide documentation of current insurance coverage or to enroll in the Student Health Insurance Plan (SHIP) by the deadline date. Students only have to enroll or waive one time per school year. Students will do so, after they have enrolled for classes, by selecting the 'Student Health Insurance' tile in the 'Student Center' component of [My.SMU.edu](https://my.smu.edu). Select "Mandatory Health Insurance" and enter your Date of Birth and Social Security Number. Select the Enroll button to enroll in the plan, or the Waive button to complete a waiver form (Documentation **must be done** in [My.SMU.edu](https://my.smu.edu) to be considered for a waiver. Any other documentation will not be accepted. (i.e. providing documentation on a Health History form, by fax, etc.)) You should enroll in the Plan after you have selected your classes and before the Fall waiver deadline.

For domestic students maintaining their own private coverage the student must waive SHIP coverage in order to avoid automatic enrollment into SHIP.

- Semi-annual premium charge of \$1,893.00 applied to the student's University account
- The deadline for Fall 2023 is September 7, 2023.
- The deadline for Spring 2024 is February 7, 2024 (New students only)

No reversals of premiums or changes to insurance can be made after the Fall deadline. Students will also be enrolled in the Spring semester if their Fall waiver is not approved.

For more information and instructions on how to WAIVE or ELECT coverage please visit smu.edu/healthinsurance.

The Student Health Center files claims for the Student Health Insurance Plan only. Students who have other insurance will be provided an itemized receipt upon request at the time of service so that they may file the visit with their insurance company on their own. This receipt is adequate to file with insurance companies for reimbursement.

Health insurance is separate from the student health center fees and is paid for independently.

After you have been enrolled in the Student Health Insurance Plan, you can register for and access your Insurance ID card at smu.myahpcare.com/additionalresources under Account Information.

If you have any questions, please contact the Insurance Office at the Student Health Center at studenthealthinsurance@smu.edu or (214) 768-3408.



Eligibility

All domestic students taking nine (9) or more credit hours are required to maintain health insurance as a condition of enrollment. A domestic student may waive out of the policy by documenting current, comparable U.S. insurance coverage in the Student Center component of [MY.SMU.EDU](https://my.smu.edu) before the deadline. Domestic students not waiving are required to enroll in the Student Health Insurance Plan. Students only have to enroll or waive one time per school year. To complete the waiver or elect coverage, go to the Student Center component of [MY.SMU.EDU](https://my.smu.edu). If you choose not to elect coverage, or do not waive coverage, by the waiver deadline, the premium will be charged to your SMU student account. No changes will be made to a student's SMU account after September 7, 2023 for Fall 2023. For more detailed information, please visit smu.edu/healthinsurance.

All domestic students taking between four (4) and eight (8) credit hours are eligible to enroll on a voluntary basis during the open enrollment period each semester and have their premiums billed to their SMU Student Accounts. Students taking eight (8) hours or less will not be automatically enrolled.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

What's Included?

- Access to Telehealth
- Coverage when traveling
- Academic Emergency Services*

*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).

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 smu.myahpcare.com.

More Information

For full details of participation in the plan, please view the complete brochure online at: smu.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To register and access your ID card, please visit smu.myahpcare.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 **Aetna PPO**.

Benefits (deductible applies unless otherwise stated below)

Student Health Center: There is no copayment for routine office visits. The Deductible is waived, covered expenses will be payable at 80% for insured students. Adult immunizations covered at the SHC include TB skin test, MMR#1, MMR#2, Tdap, Td and meningitis.

At SMU SHC: Prescriptions are payable at 100% after a \$15 Copayment for each Generic Drug and \$40 Copayment for each Brand Name Drug.

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Benefit Maximum	Unlimited	
Individual Deductible Per Insured Person, per Policy Year	\$400	\$1,200
Family Deductible For All Insureds in a Family, per Policy Year	\$1,200	\$3,600
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$7,900	\$10,000
Family Out-of-Pocket Maximum For All Insureds in a Family, per Policy Year	\$12,700	\$37,500
Hospital Room and Board Expense	80% per admission	60% per admission
Inpatient/Outpatient Surgery	80%	60%
Physician and specialist services	100% after a \$30 Copayment per visit (deductible waived)	60% per visit
Diagnostic Testing	80% per visit	60% per visit
Hospital Emergency Room (deductible waived)	80% after a \$250 Copayment per visit	80% after a \$250 Copayment per visit
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% per visit (deductible waived)	60% per visit
Prescription Drugs (deductible waived)	At pharmacies contracting with Aetna 100% after a Preferred Generic Drug: \$25 Copayment Preferred Brand-Name Drug: \$50 Copayment Non-Preferred Brand-Name Drug: \$75 Copayment Specialty Drug: \$75 Copayment	60% after a Preferred Generic Drug: \$25 Copayment Preferred Brand-Name Drug: \$50 Copayment Non-Preferred Brand-Name Drug: \$75 Copayment Specialty Drug: \$75 Copayment

Coverage Periods & Rates

	FALL 08/01/23 - 12/31/23	SPRING/SUMMER 01/01/24 - 07/31/24	SUMMER 05/01/24 - 07/31/24
Enrollment Periods	04/03/23 - 09/07/23	11/01/23 - 02/07/24	03/29/24 - 07/02/24
Waiver Deadline	09/07/23	02/07/24	N/A
Student	\$1,893.00	\$1,893.00	\$952.00
Spouse	\$1,893.00	\$1,893.00	\$952.00
Each Child ¹	\$1,893.00	\$1,893.00	\$952.00

These rates include an administrative fee.

¹Coverage for two (2) or more children is calculated at the child rate times two (2).

To view all enrollment and coverage periods available, please visit smu.myahpcare.com.