AM I ELIGIBLE?
All International students with a current passport or non-immigrant visa, temporarily located outside his or her home country as a non-resident alien and; a) is engaged in educational activities; b) has not obtained permanent residency status in the United States; and c) is not a U.S. Citizen. Coverage under this program is mandatory unless the Eligible Person waives coverage. Proof of comparable coverage may be required.

ADDITIONAL BENEFITS
- Access to ASAP - Academic Student Assistance Program
- Access to Telehealth Services
- Academic Emergency Services*

COVERAGE PERIOD & COST

<table>
<thead>
<tr>
<th></th>
<th>Fall</th>
<th>Spring/Summer</th>
<th>Summer</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>08/01/22 - 12/31/22</td>
<td>01/01/22 - 05/31/23</td>
<td>06/01/23 - 07/31/23</td>
</tr>
<tr>
<td>Student</td>
<td>$ 345.00</td>
<td>$ 345.00</td>
<td>$ 138.00</td>
</tr>
</tbody>
</table>

*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. Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans.
This document contains a summary of your school's student policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy is accessible upon approval at rsu.myahpcare.com.

## BENEFIT MAXIMUMS & DEDUCTIBLES

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>Benefit Maximum</th>
<th>Deductible Per Sickness or Injury</th>
<th>Coinsurance (Plan Pays):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Visit or Consultation by Specialist</td>
<td>$250,000</td>
<td>$50 at SHC / $100 Outside SHC</td>
<td>80% for first $5,000; 100% thereafter</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>80%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Emergency Room and Medical Services</td>
<td>80%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Hospitalization (Room &amp; Board)</td>
<td>80%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Inpatient/Outpatient Surgery</td>
<td>80%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Diagnostic Testing</td>
<td>80%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Therapeutic Services</td>
<td>80% after $75 per visit Up to $500 maximum</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Mental Health Office Visit</td>
<td>80%</td>
<td>80%</td>
<td>Up to $80,000 maximum</td>
</tr>
<tr>
<td>Sports and Other Activities</td>
<td>80%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>80%</td>
<td>80%</td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:** Pre-Existing Condition Limitation (6 month Lookback Period) Student: Pre-Existing Conditions are covered without a 12 month Waiting Period.

Payments are based on Usual & Customary Charges (U&C)

## BENEFIT CATEGORY

Deductible applies unless otherwise stated below

Copayments do not apply to the Deductible or the Out-of-Pocket Maximum of $5,000

### BENEFIT CATEGORY

- **Physician Visit or Consultation by Specialist** (Copayment waived at the Student Health Center)
  - 80%

- **Emergency Room and Medical Services** (Copayment waived if admitted)
  - 80%

- **Hospitalization (Room & Board)**
  - 80%

- **Inpatient/Outpatient Surgery**
  - 80%

- **Diagnostic Testing**
  - X-ray and Laboratory
  - 80%

- **Therapeutic Services**
  - Physical, Chiropractic, Occupational, Vocational and Speech Therapy
  - 80% after $75 per visit
  - Up to $500 maximum

- **Mental Health Office Visit**
  - 80%
  - Up to $80,000 maximum

- **Sports and Other Activities**
  - $5,000 maximum per injury
  - 80%

- **Prescription Drugs**
  - Up to a 31-day supply per prescription
  - At pharmacies contracting with Express Scripts
    - Tier 1: $10 Copayment
    - Tier 2: $20 Copayment

For more information, please visit: rsu.myahpcare.com

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