

# Texas Tech University System

## Student Health Insurance Plan 2024-2025

### Eligibility

#### Texas Tech University

All registered domestic undergraduate students enrolled in seven (7) or more credit hours, three (3) or more credit hours during the summer) and all registered domestic graduate students enrolled in four (4) or more credit hours (3 in summer), interns, fellows and students working on their dissertation or thesis are eligible to enroll in this insurance plan on a voluntary basis. All registered international students on non-immigrant visas enrolled in one (1) or more credit hours are required to purchase the Student Health Insurance plan, and are automatically enrolled in the plan, unless evidence of the Texas Tech University System 2024-2025 Page 5 Proprietary coverage is provided that meets the Texas Tech University international student requirements. Athletes can add sports coverage for an additional premium.

#### Texas Tech University Health Sciences Center

All Health Sciences Center students are required by TTUHSC OP 77.03 (International students) and OP 77.19 (All students, except 100% distance learners) to maintain insurance coverage while enrolled. The Student Health Insurance Plan premium will automatically be charged to a student's account, unless a waiver with comparable coverage is submitted online at [ttuhsc.myahpcare.com/waiver](http://ttuhsc.myahpcare.com/waiver) and approved. Waiver submissions are required the first semester and each fall semester as long as the insurance remains active.

#### Texas Tech University Health Sciences Center El Paso

All TTU Health Sciences Center El Paso students are required to maintain insurance coverage and must be enrolled in the Plan, unless comparable coverage is submitted online at [tuhscep.myahpcare.com/waiver](http://tuhscep.myahpcare.com/waiver) each semester. 100% distance learners enrolled in seven (7) or more hours for undergraduates and four (4) or more hours for graduate students are also eligible to enroll.

#### Angelo State University

Domestic Undergraduate Students, Domestic Graduate Students, Interns, Fellows, and Students Working on Their Dissertation: All registered, domestic undergraduate students enrolled in seven (7) or more credit hours (three (3) or more credit hours during the summer); all registered, domestic graduate students enrolled in four (4) or more credit hours (three (3) or more credit hours during the summer); interns, fellows, and students working on their dissertation or thesis are eligible to enroll in this Student Health Insurance Plan on a voluntary basis. All Health Professional Students enrolled in one (1) or more credit hours must be enrolled in the Plan unless comparable coverage is furnished to the Nursing Department, Health and Human Services Building, Suite 318. All registered international students on non-immigrant visas enrolled in one (1) or more credit hours are required to purchase the Student Health Insurance plan, and are automatically enrolled in the plan, unless acceptable waiver is submitted by the first day of classes each semester of attendance. Athletes can add sports coverage for an additional premium.

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

### What's Included?

- Telehealth solutions through AcademicLiveCare (ALC)
- Access to Aetna's Behavioral Health Program, MindCheck
- Academic Emergency Services\*
- Vision Coverage through Academic Vision Care (AVC)

\*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), a Risk Strategies Company.

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 [ttusystem.myahpcare.com](http://ttusystem.myahpcare.com).



### More Information

For full details of participation in the plan, please view the complete brochure online at: [ttusystem.myahpcare.com](http://ttusystem.myahpcare.com)

### Questions

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

### Insurance ID Card

To access your ID card, please visit the Additional Resources page of your respective campus' student health website.

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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**.

# Texas Tech University System 2024-2025

<b>BENEFITS</b> (Deductible applies unless otherwise stated below)	<b>IN-NETWORK PROVIDER</b> Payments are based on the Negotiated Charge	<b>OUT-OF-NETWORK PROVIDER</b> Payments are based on Recognized Charge
<b>Benefit Maximum</b> per Member, per Policy Year		Unlimited
<b>Individual Deductible</b> per Insured Person, per Policy Year	\$ 500	\$ 1,000
<b>Family Deductible</b> per Family, per Policy Year	\$ 1,500	\$ 3,000
<b>Individual Out-of-Pocket Maximum</b> per Insured Person, per Policy Year	\$ 7,900	\$ 15,800
<b>Family Out-of-Pocket Maximum</b> per Family, per Policy Year	\$ 15,800	\$ 31,600
<b>Room and Board Expense</b>	75%	50%
<b>Inpatient/Outpatient Surgery</b>	75%	50%
<b>Physician and Specialist Services</b>	100% after a \$50 Copayment (Deductible waived)	50%
<b>Diagnostic Testing</b>	75%	50%
<b>Hospital Emergency Room</b> (Deductible waived)	75% after a \$200 Copayment	75% after a \$200 Copayment
<b>Prescription Drugs</b> Prescriptions filled at the SHS: 100% after a Generic Drug: \$10 Copayment Brand-Name Drug: \$40 Copayment (Does not apply to Angelo State University)	At pharmacies contracting with Aetna  100% after a Generic Drug: \$20 Copayment Preferred Brand-Name Drug: \$60 Copayment Non-Preferred Brand-Name Drug: \$100 Copayment Specialty Drug: \$200 Copayment	60% after a Generic Drug: \$20 Copayment Preferred Brand-Name Drug: \$60 Copayment Non-Preferred Brand-Name Drug: \$100 Copayment Specialty Drug: \$200 Copayment
<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)	50%

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