University of Maryland
Student Health Insurance Plan
Your Insurance Team

Academic HealthPlans

Academic HealthPlans (AHP) is your plan administrator.

We provide the following services:
• Website
• Plan Materials
• Waiver
• Enrollment
• Billing
• Customer Care for Enrollment

CareFirst

CareFirst is your insurance carrier.

Insurance Carrier Name provides the following services:
• Claims Administration
• Claims Customer Service
• Distribution of ID Cards
• Access to a Large Network of Providers
University of Maryland Graduate Students

2021-2022

If you are an undergraduate student, please click here.

What would you like to do?

→ I want to learn more about the student health plan

→ I want the student insurance

→ I need to submit a claim
Your Plan Benefits Explained

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>In-Network Provider</th>
<th>Out-of-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive Office Visit, Cancer Screenings, Immunizations</strong></td>
<td>No charge, no deductible</td>
<td>No charge after deductible</td>
</tr>
<tr>
<td>PCP Office Visit (non-preventive), includes Specialist Office Visit and Rehabilitative Services PT/OT/ST</td>
<td>$25 copay, no deductible</td>
<td>20% coinsurance, no deductible</td>
</tr>
<tr>
<td>Convenience Care (Retail Health Clinic)</td>
<td>$25 copay, no deductible</td>
<td>20% coinsurance, no deductible</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$50 copay, no deductible</td>
<td>$50 copay, no deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 copay, no deductible</td>
<td>$100 copay, no deductible</td>
</tr>
<tr>
<td>Mental Health and Substance Abuse Office Visit</td>
<td>$25 copay, no deductible</td>
<td>20% coinsurance, no deductible</td>
</tr>
<tr>
<td>Mental Health and Substance Abuse Outpatient Hospital</td>
<td>20% coinsurance, no deductible</td>
<td>40% coinsurance, no deductible</td>
</tr>
<tr>
<td>Diagnostic Labs/X-rays/Imaging</td>
<td>20% coinsurance, after deductible</td>
<td>40% coinsurance, after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>20% coinsurance, after deductible</td>
<td>40% coinsurance, after deductible</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>20% coinsurance, after deductible</td>
<td>40% coinsurance, after deductible</td>
</tr>
<tr>
<td>Prescription Drugs – No deductible</td>
<td>At pharmacies contracting with CareFirst Preferred Pharmacy</td>
<td></td>
</tr>
<tr>
<td>Tier 0: ACA preventive, oral chemo and diabetic</td>
<td>100% after a</td>
<td>100% after a</td>
</tr>
<tr>
<td>Tier 1: generic</td>
<td>Tier 0: $0</td>
<td>Tier 0: $0</td>
</tr>
<tr>
<td>Tier 2: preferred brand name</td>
<td>Tier 1: $20</td>
<td>Tier 1: $20</td>
</tr>
<tr>
<td>Tier 3: non-preferred brand name</td>
<td>Tier 2: $40</td>
<td>Tier 2: $40</td>
</tr>
<tr>
<td>Tier 4: preferred specialty</td>
<td>Tier 3: $50</td>
<td>Tier 3: $50</td>
</tr>
<tr>
<td>Tier 5: non-preferred specialty</td>
<td>Tier 4: $100</td>
<td>Tier 4: Not covered</td>
</tr>
<tr>
<td>Tier 6: Not covered</td>
<td>Tier 5: $100</td>
<td>Tier 6: Not covered</td>
</tr>
</tbody>
</table>

**Preferred Provider Organization (PPO):** A type of health plan that contracts with medical providers to create a network of participating providers. You pay less if you use providers that belong to the plan’s network.

**Deductible:** The amount you will pay out-of-pocket before the insurance company begins to pay.

**Out-of-Pocket Maximum:** The amount you will be responsible for before the insurance company begins to pay claims at 100%.

**Co-insurance:** The percentage that the insurance company will pay for the listed services, after you meet your deductible and before your out-of-pocket max. is met.

**Copayment:** A fixed dollar amount you will have to pay when services are received.
## Important Dates and Plan Cost

### 2021-2022 Premium Costs and Coverage Periods

<table>
<thead>
<tr>
<th>Coverage Periods</th>
<th>Annual (08/01/21 - 07/31/22)</th>
<th>Fall (Grad Students Only) (08/01/2021 - 12/31/2021)</th>
<th>Spring (01/01/22 - 07/31/22)</th>
<th>Summer (06/01/22 - 07/31/22)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment Period</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergraduate Students</td>
<td>07/15/21 - 09/15/21</td>
<td></td>
<td>12/01/21 - 02/15/22</td>
<td>05/15/22 - 06/30/22</td>
</tr>
<tr>
<td>Open Enrollment Period</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate Students</td>
<td>07/15/21 - 09/15/21</td>
<td>07/15/21 - 09/15/21</td>
<td>12/01/21 - 02/15/22</td>
<td>05/15/22 - 06/30/22</td>
</tr>
<tr>
<td>Student</td>
<td>$1,694</td>
<td>$710</td>
<td>$984</td>
<td>$283</td>
</tr>
<tr>
<td>Spouse</td>
<td>$1,694</td>
<td>$710</td>
<td>$984</td>
<td>$283</td>
</tr>
<tr>
<td>All Children</td>
<td>$1,694</td>
<td>$710</td>
<td>$984</td>
<td>$283</td>
</tr>
</tbody>
</table>

**Open Enrollment:**
Dates during which you can enroll in the plan.

**Coverage Period:**
The dates that your health insurance will pay your claims for the current plan year.

**Premium:**
The amount that you will pay per semester for your coverage. (If an annual coverage period is offered, you may purchase insurance for the entire year.)
Academic Emergency Services (AES)
Immediate access to assistance if you experience a travel related crisis

• **Emergency medical evacuation** - If you are overseas and an emergency occurs, we will get you out of there ASAP.
• **Medically advisable repatriation** - If you are studying in the U.S., we will make sure you get back home if your health depends on it.
• **Visit by family or friends** - If there is a medical emergency and you are hospitalized, we will make sure the ones that care about you most are there to support you.
• **Pre-travel information, lost luggage assistance, prescription assistance, translation assistance, emergency message transmittal**
ASAP - Academic Student Assistance Program

- Unlimited assessment, counseling and individual crisis intervention
- Support for stress, depression, family and relationship concerns, and substance abuse
- Verified referrals to community programs and resources
- Online searches for child and elder care services, schools, pet resources, etc.
- Legal, financial, and identity theft consultations and resources
CareFirst Video Visit

24/7 telehealth services from a smart phone, computer or other mobile device

- Video Visits offers consultation, diagnosis, and even prescriptions from U.S.
- board-certified, licensed and credentialed physicians.

Visit carefirstvideovisit.com or download the CareFirst Video Visit app.
Add-On Coverage Options

### Dental Insurance

**CareFirst Dental Plan**
Dental coverage can be added for an additional cost.

Most medical plans will cover accidental injuries to natural teeth, but not routine examinations, fillings or braces.

Dental for insureds under the age of 19 is often covered in medical plans.

### Vision Insurance

**VSP Vision Plan**
Vision coverage can be added for an additional cost.

Medical insurance plans (i.e. the Student Health Insurance Plan) cover illnesses or diseases of the eye, but not routine examinations, glasses nor contacts.

Vision for insureds under the age of 19 is often covered in medical plans.

Enroll online at umdgrad.myahpcare.com/enrollment
Choosing Where to Go for Care

**Student Health Center / Primary Care Physician**
Visit for preventive care or treatment for routine physical or behavioral health conditions. If you have a student health center, check there first.

**Urgent Care Center**
Same day services that can handle a variety of medical problems that need to be treated right away but are not considered life threatening.

**Telehealth**
24/7 urgent care services or schedule appointments for behavioral health services via desktop or mobile.

**Emergency Room**
Only for medical conditions that are considered emergencies because they can require rapid or advanced treatments (such as surgery) that are only available in a hospital setting.
My Account with CareFirst/Access ID Card

With an online account or the CareFirst mobile app, students can:

• View, order or email member ID cards
• Find in-network doctors, specialists, urgent care centers and more, nationwide
• Check plan information, including recent claims activity, copays and deductibles
• Use the Treatment Cost Estimator to calculate costs for services and procedures
• Submit claims for out-of-network care
• Send a secure message via the Message Center
• Check alerts for important notifications

To access *My Account* from their mobile device, students can download the CareFirst app from their app store.
Health Plan Pro Tips

If you need more information on your plan, umdgrad.myahpcare.com should be your first stop.

Check online reviews before choosing a physician.

Use the Emergency Room for emergency situations only.

Ask your provider to prescribe generic drugs to save money.

Keep a copy of your electronic ID easily accessible on your phone.

Always choose an in-network physician. You can use the web tools located at umdgrad.myahpcare.com to find one.

Keep receipts of all payments made for medical services and prescriptions.

Keep us and your school informed of any address changes.
Questions?

**Enrollment Information**
Academic HealthPlans
umdgrad.myahpcare.com
help.ahpcare.com
1-855-850-4303

**Claims & Benefit Information**
CareFirst
1-844-898-3332