

Health Insurance
Designed for the Graduate Students Employed by the
TEXAS A&M UNIVERSITY SYSTEM
2012-2013



Underwritten By: Companion Life Insurance Company (A+)
Administered by: Associated Insurance Plans International, Inc. (AIP)
Serviced By: Dunlap Financial Services, College Station

www.TAMUInsurance.com
800-452-5772

Preferred Provider Network

- **100%** payment for covered medical expenses incurred at the Student Health Center.
- **100%** payment for preventive care and immunizations - deductible and co-payment do not apply to treatment received In-Network
- **80%** for In-Network treatment for accident and sickness, after deductible and any co-payment – PHCS and Beech Street National Providers
- **60%** reimbursement for out-of-network treatment for accident and sickness, after deductible and any co-payment
- Outside the United States benefits are reimbursed at **80%**
- Out-of-pocket Maximum: **\$3,000 per policy year** (\$6,000 per family)

Deductible

- **\$100 each plan year per insured (\$300 maximum for family)**

NOTE: *The deductible is waived* for medical treatment received at your campus Student Health Center and for preventive care at any In-Network facility or In-Network physician's office.

Co-payments

- **Outpatient Physician Visit and Urgent Care Treatment Center:**
 - \$25 plus 20%/40% of the remaining charges
(co-payment does not apply for In-Network charges for wellness and immunizations)
- **Emergency Room Visit:**
 - \$250 plus 20%/40% of the remaining charges

Pharmacy

- **At The Student Health Center**
 - \$15 co-payment per 30 day supply (paid at 100%) – submit pharmacy receipts and complete a claim form for reimbursement.
- **Prescription Drug Card**
 - Cost of prescription medication (paid at 100%), subject to a co-payment per 30 day supply.
- **Co-payments**
 - \$15 co-payment for generic
 - \$25 co-payment for brand
 - \$35 co-payment for single source
(Contraceptives are included)

Maternity Benefits

- Provided “as any other illness”, but the pre-existing limitation does not apply to maternity
- Newborn care for 3 days (normal delivery) and 4 days (caesarean delivery)

Additional Benefits

- **Accidental Death & Dismemberment:** \$10,000
- **Repatriation of mortal remains:**
 - \$25,000 for International students
 - \$15,000 for U.S. students
- **Medical Evacuation:** up to \$50,000
(advance approval required)
- **Family Visit:** International travelers & study abroad students - \$2,500 for cost of round trip airfare for family member when insured is hospitalized 7 days

Pre-existing Conditions

- Pre-existing conditions are covered if you have been continuously insured for 18 consecutive months prior to enrolling in the plan, or ***you have been continuously insured for 12 months under any TAMU student plan, or you are 12 months treatment free for your pre-existing condition.***
- **Exception to pre-existing condition limitation:** If you have not been continuously insured for 12 months under any of the TAMU insurance plans, or 18 months under any other insurance plan, there is a \$1,000 maximum benefit for your pre-existing condition until you are continuously insured for 12 months under the TAMU student insurance plan – once you are continuously insured, benefits would be paid for your pre-existing condition on the same basis as for any new medical condition. The pre-existing condition limitation *does not* apply to Maternity.
- **Creditable Coverage:** Applies towards the pre-existing condition limitation. This is health insurance coverage you have had in place for 18 continuous months prior to enrolling in this insurance plan (this would include a foreign country who provides health coverage).

Monthly Out-of-Pocket Premiums

Student Employee Only	\$ 47.87
Student Employee + Spouse	\$604.80
Student Employee + Child(ren)	\$254.20
Student Employee + Family	\$822.27

Continuation Plan

- **If you graduate or leave school** prior to the policy termination date, you may remain on the insurance program for the balance of the policy year – as well as for one additional year. You must contact AIP within 31 days of your change in status, complete an application, and pay your premiums directly to AIP.
- **If your employment terminates**, but you remain a registered student of the TAMU System, you must contact AIP within 31 days of your change in status, and you may continue this plan, or change to any of the other TAMU student insurance plans, by completing an application and paying your premium directly to AIP.
- Request for continuation must be received within 31 days of your employment termination date.

Information Available At:

www.TAMUInsurance.com

- Description of Coverage
- Identification Card
- Preferred Provider Network Look-up
- Claim Procedures
- Claim Forms
- Claim Status Inquiry
- Student Insurance Survey
- Dental and Vision discount and insurance options

Questions and Assistance?

Contact Associated Insurance Plans International, Inc. (AIP)

Monday through Friday, 8:00 a.m. to 7:00 p.m. (CST)

(800) 452-5772

www.TAMUInsurance.com

or contact our Representative in College Station:

Dunlap Financial Services

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