

# Thomas Jefferson School of Law

## Student Health Insurance Plan

2024-2025



### Eligibility

All eligible registered students taking the required credit hours are automatically enrolled in this insurance plan, unless proof of comparable coverage is furnished (via filling out an Insurance Waiver). If the Student Health Insurance Plan is not waived, students will be enrolled in the plan by default.

### Can I Waive?

Students have the option to waive if proof of comparable coverage is provided by the appropriate deadlines. The Fall deadline is 08/26/2024 and the Spring deadline 01/18/2025. In order to waive out of the Student Health Insurance Plan coverage, you will need to submit a waiver online at [tjssl.myahpcare.com](https://tjssl.myahpcare.com).

### What's Included?

- Access to after hours nurse line
- Access to Telehealth Services
- Urgent Care Benefits
- Academic Emergency Services\*

\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP) a Risk Strategies Company, DBA: Academic Health Insurance Services.

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 [tjssl.myahpcare.com](https://tjssl.myahpcare.com).

### More Information

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

### Questions

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

### Insurance ID Card

To access your ID card, please visit [tjssl.myahpcare.com/additionalresources](https://tjssl.myahpcare.com/additionalresources)

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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 Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of **Open Choice PPO Network**.

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## Benefits (Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Benefit Maximum Per Insured Person, per Policy Year	Unlimited	
Deductible Per Insured Person, per Policy Year	\$500	\$1,000
Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$5,000	\$10,000
Hospital and Other Facility Care	80% per admission	50% per admission
Inpatient/Outpatient Surgery	80%	50%
Physician, Specialist Including Consultants Office Visits	100% after \$25 Copayment	50%
Walk-in Clinic Visits (Non-emergency visit)	100% after \$25 Copayment	50%
Outpatient Therapies Physical, occupational, speech and cognitive (including Cardiac & Pulmonary)	80%	50%
Hospital Emergency Room	100% after \$150 Copayment	100% after \$150 Copayment
Urgent Care	100% after a \$25 Copayment	50%
Diagnostic Testing	80%	50%
Prescription Drugs (Deductible Waived)	100% after a Generic: \$20 Copayment Preferred Brand Name: \$50 Copayment Non-Preferred Brand-Name: \$60 Copayment	No Benefits
Preventive Services For more information, please visit <a href="https://healthcare.gov/preventive-care-benefits/">healthcare.gov/preventive-care-benefits/</a>	100% (Deductible Waived)	No Benefits

## Rates & Coverage Periods

	FALL 08/01/2024 - 12/31/2024	SPRING/SUMMER 01/01/2025 - 07/31/2025
Waiver Periods	07/15/2024 - 08/26/2024	12/04/2024 - 01/18/2025
Student	\$2,320.96	\$3,216.04

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