

**Health Insurance**  
**Designed for the International Students of 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**

# We've got you covered!

- ▣ All TAMU-College Station International students will be covered under the TAMU International Student Insurance Program.
- ▣ The cost (premium) for the insurance is \$369 for Fall and \$369 for Spring. Summer coverage is included for no additional cost.
- ▣ The charge for the insurance is added to your tuition and fees.
- ▣ Enroll your dependents at [www.TAMUInsurance.com](http://www.TAMUInsurance.com)

# Plan Changes for 2012-13

- ▣ Compliant with the Affordable Care Act
- ▣ 100% coverage for wellness and prevention
- ▣ All internal limitations have been removed from essential plan benefits

# Use our Providers!

(for the highest reimbursement)

100% reimbursement for covered medical expenses incurred at the Student Health Center

- ▣ 80% reimbursement for treatment received from a Network provider
- ▣ Two Networks to serve you better – PHCS and Multiplan National Providers – find your doctors and hospitals at [www.TAMUInsurance.com](http://www.TAMUInsurance.com)
- ▣ Your benefit will be reduced to a 60% reimbursement if you do not use our providers and you receive your treatment “out-of-network”
- ▣ Outside the United States – NO Network - benefits are always reimbursed at 80%

# The Plan Deductible

- ▣ The deductible is the amount *you are personally responsible for paying* before the insurance provides benefits to you
- ▣ The deductible is \$250 each plan year (\$500 for family)

NOTE: *The deductible does not apply* to medical treatment received at your campus Student Health Center

# Your Co-payments

- ▣ The co-payment is the amount *you are personally responsible for* at the time of your medical service
- ▣ Outpatient Physician visit and/or Urgent Care Treatment Center - \$25
- ▣ Emergency Room visit - \$250

# Amount of Insurance Reimbursement

- ▣ The insurance will provide a 100% reimbursement at the Student Health Center
- ▣ The insurance provides an 80% reimbursement when you use a PHCS or Multiplan provider
- ▣ If you do not use our providers, your reimbursement will be 60%
- ▣ Your reimbursement is at 80% when you are outside the U.S.

# Pharmacy Benefits

## **At The Student Health Center**

- ▣ \$15 co-payment applies for each 30 day supply (benefit paid at 100%) – submit pharmacy receipts and complete a claim for reimbursement.

## **Medco Prescription Drug Card at local Pharmacies:**

- ▣ Subject to a co-payment for each 30 day supply of medication (benefit paid at 100%).

## **Co-payments:**

- ▣ \$15 co-payment for generic
- ▣ \$25 co-payment for brand
- ▣ \$35 co-payment for single source  
(Contraceptives are included.)



# Maternity Benefits

- ▣ Covered by the policy “as any other illness”
- ▣ Newborn care for 3 days (following normal delivery) and 4 days (following caesarean delivery)
- ▣ **Pre-existing condition limitation does NOT apply**

# Additional Benefits

- ▣ Accidental Death & Dismemberment: \$5,000
- ▣ Repatriation of mortal remains: \$15,000
- ▣ Medical Evacuation: up to \$25,000 (*advance approval required*)

# Pre-existing Conditions

- ▣ Pre-existing conditions **WILL BE** 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*
- ▣ The pre-existing condition limitation DOES NOT apply to maternity

# Dental & Vision Insurance and Dental, Vision & Pharmacy Discount Card - Optional

## Dental & Vision Insurance Option:

- ▣ Choice of 3 plans with different co-insurance options
- ▣ Choice of \$1,000, \$1,500 or \$2,000 annual maximum benefit
- ▣ No waiting period
- ▣ Optional Vision coverage
- ▣ Premium as low as \$20 per month for annual coverage

## Card Option:

- ▣ Low annual premium for pharmacy, dental, and vision discounts
- ▣ Participating providers include all major vision and pharmacy chains
- ▣ No claim forms to complete
- ▣ Discount is immediate at the time of service

# Information Available at:

[www.TAMUInsurance.com](http://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

[www.TAMUInsurance.com](http://www.TAMUInsurance.com)

# 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](http://www.TAMUInsurance.com)**

or contact our Representative in College Station:

**Dunlap Financial Services**

**111 E. University Drive, Suite 110**

**College Station, Texas 77840**

**(979) 260-9632**

**[www.TAMUInsurance.com](http://www.TAMUInsurance.com)**



**Thank You!**

**Have a Great Year**

