



# Saint Louis University Student Health Insurance



Saint Louis University requires all students to have health insurance coverage while studying here at the University. You have the option to enroll in the University Health Plan (through Aetna Student Health), or waive coverage if you demonstrate proof of adequate health coverage that meets the University's waiver requirements.

## University Health Plan

### Semester Rates

Student	\$1,699
Student + 1	\$3,373
Family	\$5,047

### New for 2022-2023

- The Aetna Rx formulary is moving to the Advanced Control formulary.
  - A formulary is a list of prescription drugs covered under the health plan. A change in formulary means that current drugs (and their corresponding copays) may be classified under a different tier moving forward. Impacted members will receive a further communication from Aetna prior to the change.
- Vision coverage!
  - Enrollment in the student health plan now includes coverage for vision. This coverage includes a \$20 copay for exams and lenses, and \$130 allowances for frames and contacts. Members may utilize these benefits every 12 months.
- Dental coverage!
  - Students now have the option to enroll in a student dental plan on a voluntary basis. This coverage includes coverage for preventive, basic, and major dental services.
  - You do not have to be enrolled in the student health plan in order to enroll in the voluntary dental plan.

## Waiver Requirements

An alternative health plan must meet the following requirements in order for you to be eligible for waiver from the University Health Plan coverage:

- Active coverage throughout the plan year
- No policy maximums
- Covers inpatient and outpatient medical care in the St. Louis area
- Covers inpatient and outpatient mental health and alcohol abuse care in the St. Louis area
- Covers prescription drug coverage

Due to student visa requirements, International student plans must ALSO meet the below requirements:

- Individual deductible of \$500 or less
- Provides at least \$25,000 in coverage for repatriation
- Provides at least \$50,000 in coverage for emergency medical evacuation

**Note, all students are automatically enrolled in the University coverage and must actively waive if alternative coverage is demonstrated.**

# UHP Benefit Summary

Saint Louis University is committed to offering students a competitive and comprehensive benefit package to you while you are studying here at the University. This is a rich benefit plan offering, meeting both the Affordable Care Act and J-1 visa requirements.

The SLU student health plan is administered by Aetna Student Health, utilizing the Aetna PPO network. Below is a high-level snapshot of your benefits.

	Aetna Student Health PPO		
	Tier 1 (Student Health Center/ SLUCare)	Tier 2 (In-Network)	Tier 3 (Out-of-Network)
<b>Medical Benefit Maximum Per Member</b>	Unlimited		
<b>Deductible</b>			
Per Member	\$100	\$500	\$1,000
Family	\$200	\$1,000	\$2,000
<b>Out-of-Pocket Maximum (includes deductibles, copayments, and coinsurance)</b>			
Per Member	\$2,500	\$5,650	Unlimited
Family	\$5,000	\$11,300	Unlimited
<b>Coinsurance</b>			
Member Pays	0%	20%	70%
<b>Office Visits</b>			
Preventive Care	100% covered	100% covered	30% after deductible
Primary Care/Specialist	\$0 copay	\$50 copay	30% after deductible
Urgent Care	N/A	\$50 copay	\$75 copay
<b>Hospital Services</b>			
Inpatient	\$0 copay	\$565 copay	30% after deductible
Outpatient	\$50 copay	\$200 copay	30% after deductible
X-Ray/Imaging	0% coinsurance	20% after deductible	30% after deductible
Emergency Room	\$200 copay	\$200 copay	\$200 copay
<b>Prescription Drug Coverage</b>			
<b>Retail (30-day supply limit)</b>			
Generic	N/A	\$20 copay	\$20 copay
Preferred Brand	N/A	\$50 copay	\$50 copay
Non-Preferred Brand	N/A	\$80 copay	\$80 copay
Specialty	N/A	\$150 copay	\$150 copay
<b>Mail Order (31- to 90-day supply)</b>			
Generic	N/A	\$40 copay	Not covered
Preferred Brand	N/A	\$100 copay	Not covered
Non-Preferred Brand	N/A	\$160 copay	Not covered
Specialty	N/A	N/A	N/A

For more information on the medical, dental, and vision plan offerings, please visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) and select Saint Louis University.

