Colorado School of Mines 2021-2022 Student Health Insurance Plan



Eligibility

- All degree-seeking students, regardless of credit hours (Online only degree students are NOT eligible.)
- All International Students (F and J visas), regardless of degree-seeking status, must purchase the Student Health Insurance Plan, unless they meet specific requirements to waive.
 - Please view the complete brochure online at csm.myahpcare.com for full details of participation in the plan.

How to Waive

If you have other adequate health insurance and would like to waive the Student Health Insurance Plan, you must go online to csm.myahpcare.com and complete the online waiver by the deadline dates each semester. The Annual/ Fall waiver period begins July 15, 2021 and the waiver deadline is September 8, 2021. The Spring/Summer (new students) waiver period opens December 15, 2021 and the deadline to waive is January 26, 2022.

PLAN HIGHLIGHTS

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 Anthem Blue Access Network.

BENEFIT MAXIMUMS & DEDUCTIBLES					
	In-Network Provider <i>Member Cost</i>	Out-of-Network Provider Member Cost			
Overall Deductible (Not applicable to Preventive Services)	\$0 student	\$1,000 student			
Out-of-Pocket Limit	\$2,000 student	\$4,000 student			

BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider	
Deductible applies unless otherwise stated below.	Member payment based on the Allowed Amount	Member payment based on the Allowed Amount	
Hospital Stay, including Room & Board (Deductible Waived)	20% after a \$250 copay	40% after a \$750 copay	
Inpatient/Outpatient Surgery	20%	40%	
Primary Care Office Visit to Treat an Injury or Illness (Deductible Waived)	\$25 copay per visit	40% after a \$25 copay per visit	
Diagnostic Services: X-ray & Lab	20%	40%	
Emergency Room Facility Services (Deductible Waived)	20% after a \$100 copay per visit	20% after a \$100 copay per visit	
Prescription Drugs (Deductible Waived) Covers up to a 30-day supply (retail only) Tier 1 - Lower Cost Generic Tier 2 - Preferred Brand Tier 3 - Non-Preferred Brand	At pharmacies contracting with Anthem Rx 100% after a: Tier 1: \$15 copay Tier 2: \$30 copay Tier 3: \$60 copay	Not Covered	
Preventive Care For more information, please visit healthcare.gov/preventive-care-benefits/	No Charge (Deductible Waived)	40%	

2021-2022 PREMIUM COSTS AND COVERAGE PERIODS					
Coverage Periods	Annual 08/01/21 - 07/31/22	Spring/Summer (New Students) 01/01/22 - 07/31/22	Summer I 05/16/22 - 07/31/22		
Student	\$2,600	\$1,509	\$549		



To view all enrollment and coverage periods available, please visit csm.myahpcare.com. *Premium rates are pending Department of Insurance (DOI) review and approval and are subject to change.



