

2024-2025 Student Health Insurance

Saint Louis University (SLU) requires full-time, on-campus students to have health insurance throughout their academic year. Students have the option to **Enroll** in the SLU Student Health Insurance (UHP) or **Waive** the SLU coverage by providing proof of other health insurance that meets SLU Waiver Criteria.

Graduate Assistants accepting health insurance support offered with an appointment must enroll in the health insurance through the SLU Student Health Insurance (UHP) Aetna website, not through Workday.

SLU Student Health Insurance (UHP)		
Single Semester Rates (i.e., Fall or Spring only)		
Student Only	4.5 Months	\$1,626
Student Only	6 Months	\$2,148
Fall and Spring Rates		
Student Only	9 months	\$3,252
Student Only	11 Months	\$3,948
Student Only	12 Months	\$4,296

NOTE: When coverage for both Fall and Spring is elected, the total charge for coverage will be split across the two semesters.

The student health insurance rates include coverage for medical, pharmacy, and vision benefits.

Waiver Requirements

Full-time, on-campus students are assessed a default fee for the SLU Student Health Insurance (UHP). Students can waive the SLU coverage (and related default fee) by providing proof of alternative insurance. Waivers must be completed before applicable deadlines to have the default fee removed/credited off one's SLU student account. If students take no action, they'll be automatically enrolled in the SLU plan and responsible for related fees. An alternative health plan must meet the following criteria to be accepted:

- ▶ Active coverage throughout the academic 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 drugs in the St. Louis area

Based on U.S. Dept. of State recommendations, International student plans must ALSO meet the following criteria:

- ▶ 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

Beginning in Spring 2025, coverage under health insurance plans without a U.S. claim address and U.S. phone numbers (i.e., TATA AIG, Bajaj Allianz or ICICI Lombard) will NOT be allowed for waivers as these plans are not accepted by the vast majority of U.S. health care providers.

Benefit Changes for 2024-2025

To maintain mental health benefit parity, two changes have been made to emergency service benefits:

Ambulance Deductible	Removed/no longer applicable
ER Co-Payment	Increased to \$250

The Out-of-Pocket Maximums for Individual and Family have been revised to the following limits:

	In-Network	Out-of-Network
Individual	\$ 7,000	\$21,000
Family	\$14,000	\$42,000

Co-payments for generic and preferred brand prescriptions remain unchanged. The prescription co-payments for higher tiers have been increased to the following amounts:

Non-Preferred Brand	\$100
Specialty	\$250



Student Health Insurance Benefit Summary

Saint Louis University (SLU) is committed to offering competitive and comprehensive health insurance benefits for students. The SLU sponsored coverage meets both the Affordable Care Act and J-1 visa requirements.

The SLU Student Health Insurance (UHP) is administered in collaboration with Aetna Student Health and utilizes the Aetna PPO network. Below is a high-level snapshot of the medical and pharmacy benefits. This is only a summary. Your actual costs will depend on the care received and other factors.

	Aetna Student Health PPO	
	In-Network	Out-of-Network
Medical Benefit Maximum Per Member	Unlimited	
Deductible		
Per Member	\$500 \$0 deductible at Student Health Center	\$1,000
Family	\$1,000	\$2,000
Out-of-Pocket Maximum (includes deductibles, copayments, and coinsurance)		
Per Member	\$7,000	\$21,000
Family	\$14,000	\$42,000
Coinsurance		
Member Pays	20% coinsurance after deductible	40% coinsurance after deductible
Office Visits		
Preventive Care	100% covered	30% coinsurance after deductible
Primary Care/Specialist	\$35 copay \$0 copay at Student Health Center	30% coinsurance after deductible
Urgent Care	\$50 copay	\$75 copay
Hospital Services		
Inpatient	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient	\$200 copay	30% coinsurance after deductible
X-Ray/Imaging	20% coinsurance after deductible	40% coinsurance after deductible
Emergency Room	\$250 copay	\$250 copay
Prescription Drug Coverage		
Retail (30-day supply limit)		
Generic	\$20 copay	\$20 copay
Preferred Brand	\$50 copay	\$50 copay
Non-Preferred Brand	\$100 copay	\$100 copay
Specialty	\$250 copay	\$250 copay
Mail Order (31- to 90-day supply)		
Generic	\$40 copay	Not covered
Preferred Brand	\$100 copay	Not covered
Non-Preferred Brand	\$200 copay	Not covered
Specialty	N/A	N/A

Vision Benefit Summary

Saint Louis University provides vision coverage as a component of the SLU Student Health Insurance (UHP) plan. All students enrolled in the plan will automatically receive the below vision benefits.

	In-Network	Out-of-Network
Exam		
	\$20 copay	\$30 reimbursement
Lenses		
Standard Single Lenses	\$20 copay	\$15 reimbursement
Standard Bifocal Lenses	\$20 copay	\$30 reimbursement
Standard Trifocal Lenses	\$20 copay	\$60 reimbursement
Standard Progressive Lenses	\$85 copay	\$30 reimbursement
Contacts		
Conventional Contact Lenses	\$130 allowance + 15% off balance	\$104 reimbursement
Frames		
	\$130 allowance + 20% off balance	\$104 reimbursement
Frequency		
Exam	Once every calendar year	
Lenses	Once every calendar year	
Contacts	Once every calendar year	
Frames	Once every calendar year	

Guides with directions on how to Waive or Enroll can be found on the SLU Student Health Insurance (UHP) webpage: <https://www.slu.edu/life-at-slu/student-health/university-health-plan/index.php>. For additional plan documents and to submit your waiver or enrollment, please visit the Aetna website: www.aetnastudenthealth.com/slu.

