



A Comparison of The Texas A&M University System Student Health Insurance Plans

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2012-2013 Plan Comparison	International Students Only A&M International Student Plan		A&M Student Plan		Graduate Student EMPLOYEES Only A&M Graduate Student EMPLOYEE Plan	
Maximum Benefit	\$100,000 per Condition per Plan Year		\$100,000 per Condition per Plan Year		\$500,000 per Policy Year	
Out of Pocket Maximum	N/A		N/A		\$3,000	
PHCS/Beechstreet Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (waived for treatment at the Student Health Center) - Maximum 2 deductibles per family	\$250/Policy Year		\$250/Policy Year		\$100/Policy Year	
Covered Percentages at Student Health Center	100%	N/A	100%	N/A	100%	N/A
Covered Percentages Outside Student Health Center	80%	60%	80%	60%	80%	60%
Room and Board	80%	60%	80%	60%	80%	60%
Intensive Care	80%	60%	80%	60%	80%	60%
Hospital Miscellaneous Charges	80%	60%	80%	60%	80%	60%
Dental Accident Expense	\$100 per Tooth 80%	\$100 per Tooth 60%	\$100 per Tooth 80%	\$100 per Tooth 60%	\$150 per Tooth 80%	\$150 per Tooth 60%
Nurse Expense	80%	60%	80%	60%	80%	60%
Surgical Benefits	80%	60%	80%	60%	80%	60%
Assistant Surgeon Benefits	80%	60%	80%	60%	80%	60%
Anesthesiology	80%	60%	80%	60%	80%	60%
Day Surgery Miscellaneous Charges	80%	60%	80%	60%	80%	60%
Emergency Room	80%, \$250 co-pay	60%, 250 co-pay	80%, \$250 co-pay	60%, 250 co-pay	80%, \$250 co-pay	60%, 250 co-pay
Urgent Care Center	80%, \$25 co-pay	60%, \$25 co-pay	80%, \$25 co-pay	60%, \$25 co-pay	80%, \$25 co-pay	60%, \$25 co-pay
Substance Abuse/Mental Health Treatment - Inpatient	80%	60%	80%	60%	80%	60%
Durable Medical Equipment	80%	60%	80%	60%	80%	60%
Laboratory, X-Ray; Radiation Therapy; Chemotherapy	80%	60%	80%	60%	80%	60%
Physiotherapy; following surgery or hospital confinement	80%, \$25 co-pay	60%, \$25 co-pay	80%, \$25 co-pay	60%, \$25 co-pay	80%, \$25 co-pay	60%, \$25 co-pay
Doctor's Visits (deductible does not apply)	80%, \$25 co-pay	60%, \$25 co-pay	80%, \$25 co-pay	60%, \$25 co-pay	80%, \$25 co-pay	60%, \$25 co-pay
Consultant	80%, \$25 co-pay	60%, \$25 co-pay	80%, \$25 co-pay	60%, \$25 co-pay	80%, \$25 co-pay	60%, \$25 co-pay
Ambulance	80%	60%	80%	80%	80%	60%
Well Care and Immunizations (co-pays do not apply)	100%	60%	100%	60%	100%	60%
Intramural Sports (paid as any accident)	Policy Benefits		Policy Benefits		Policy Benefits	
Club Sports (paid as any accident)	Policy Benefits to \$5,000		Policy Benefits to \$5,000		Policy Benefits to \$5,000	
Prescription Drug Reimbursement - At Student Health Center	100%, \$15 co-pay per prescription		100%, \$15 co-pay per prescription		100%, \$15 co-pay per prescription	
Medco Prescription Drug Card	100%, \$15/\$25/\$35 co-pays		100%, \$15/\$25/\$35 co-pays		100%, \$15/\$25/\$35 co-pays	

Enrollment for the 2012-2013 Policy Year is now OPEN. Call or Visit Us Online TODAY!

Toll Free Number: 800-452-5772 Monday through Friday 8:00 am to 7:00 pm

Email Us at: office@aipstudentinsurance.com

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