



Compare Your Texas A&M University System Health Insurance Program

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2009-2010 & 2010-2011 Plan Comparison (No changes were made to the plans for 2010-2011)	International Students Only A&M Basic 50K International Plan		Available To All Students Who Meet Eligibility Requirements				Graduate Students Only A&M Graduate Student Plan	
	In-Network	Out-of-Network	A&M 50K Plan		A&M 500K Plan		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		\$250/Policy Year		\$100/Policy Year	
Covered Percentages at Student Health Center	100%	N/A	100%	N/A	100%	N/A	100%	N/A
Covered Percentages Outside Student Health Center	80%	60%	80%	60%	80%	60%	80%	60%
Room and Board	80%	60%	80%	60%	80%	60%	80%	60%
Intensive Care	80%	60%	80%	60%	80%	60%	80%	60%
Hospital Miscellaneous Charges	80%	60%	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%	\$100 per Tooth 80%	\$100 per Tooth 60%	\$150 per Tooth 80%	\$150 per Tooth 60%
Nurse Expense	80%	60%	80%	60%	80%	60%	80%	60%
Surgical Benefits	80%	60%	80%	60%	80%	60%	80%	60%
Assistant Surgeon Benefits	80%	60%	80%	60%	80%	60%	80%	60%
Anesthesiology	80%	60%	80%	60%	80%	60%	80%	60%
Day Surgery Miscellaneous Charges	80%	60%	80%	60%	80%	60%	80%	60%
Emergency Room and Urgent Care Center	80%, \$100 co-pay	60%, \$100 co-pay	80%, \$100 co-pay	60%, \$100 co-pay	80%, \$100 co-pay	60%, \$100 co-pay	80%, \$100 co-pay	60%, \$100 co-pay
Alcohol/Mental Health Treatment - Inpatient - 30 days per Policy Year	80%	60%	80%	60%	80%	60%	80%	60%
Alcohol/Mental Health Treatment - Outpatient	80% to \$2,000 \$25 co-pay	60% to \$2,000 \$25 co-pay	80% to \$2,000 \$25 co-pay	60% to \$2,000 \$25 co-pay	80% to \$2,000 \$25 co-pay	60% to \$2,000 \$25 co-pay	80%, \$25 co-pay	60%, \$25 co-pay
Durable Medical Equipment	80%	60%	80%	60%	80%	60%	80%	60%
Laboratory, X-Ray; Radiation Therapy; Chemotherapy	80%	60%	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	80%, \$25 co-pay	60% \$25 co-pay
Doctors 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	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	80%, \$25 co-pay	60% \$25 co-pay
Ambulance	80%	60%	80% to \$1,000/trip	60% to \$1,000/trip	80% to \$1,000/trip	60% to \$1,000/trip	80%	60%
Well Care (charges for one office visit to a physician each Policy Year)	No Benefit		80%	60%	80%	60%	80%	60%
Pre-Existing Condition - Additional benefits may be available for a pre-existing condition, once continuously insured for 12 months.	No Benefit		80% to \$1,000	60% to \$1,000	80% to \$1,000	60% to \$1,000	80% to \$1,000	60% to \$1,000
Prescription Drug Reimbursement (When obtained at the Student Health Center, \$15 co-pay per prescription)	100%, \$500/Policy Year		100%, \$1,000/Policy Year		100%, \$1,000/Policy Year		100%, \$1,000/Policy Year	
Medco Prescription Drug Card	\$1,000/Policy Year, \$15/\$25/\$35 co-pays		\$2,000/Policy Year, \$15/\$25/\$35 co-pays		\$2,000/Policy Year, \$15/\$25/\$35 co-pays		\$5,000/Policy Year \$15/\$25/\$35 co-pays	
Maximum Benefit	\$50,000 per Condition		\$50,000 per Condition		\$500,000 per Policy Year		\$500,000 per Policy Year	

Enrollment for the 2010 - 2011 Policy Year Is Open, Call Or Visit Us Online!

Toll Free Phone Number: (800) 452-5772 Monday-Friday 8am to 7pm

Email Us At: office@aipstudentinsurance.com

www.tamuinsurance.com



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