



June 7, 2012

The Department of Health and Human Services issued a ruling on March 16, 2012 indicating that student health insurance programs must comply under the individual insurance plan requirements outlined under the Patient Protection and Affordable Care Act. The 2012-13 student insurance programs have been redesigned to comply with the Patient Protection and Affordable Care Act. The following changes have been made to the existing TAMU Student Insurance Programs.

1. The dual-option 50K and 500K Student Plans have been replaced with 1 plan – the TAMU Student Plan. Benefits have changed.
2. The International Student Plan remains in place but benefits have changed.
3. The Voluntary Graduate Student Plan has been eliminated. Graduate students are eligible to enroll into the Student Plan or the International Student Plan.
4. The Graduate Student Employee Plan remains in force. Benefits have changed.
5. The optional Medical Evacuation and Repatriation plan has not changed.
6. The Accident and Intramural Sports program has not changed.
7. *Premiums are shown on the attached brochures.*

A&M STUDENT PLAN (replaces Student 50K; 500K and Voluntary Grad Plan)

1. Expands the Wellness Benefit to provide In-Network payment at 100% with no cost sharing (Deductible and co-pays do not apply).
2. Eliminate the Policy Year maximum for Medco Prescription Drug Benefit.
3. Eliminate the Policy Year maximum for Student Health Service Pharmacy Benefit.
4. Remove pre-existing condition limitation for insured persons under age 19.
5. Increase out-of-network co-insurance under Ambulance to 80%.
6. Remove Ambulance Benefit limit of \$1000.
7. Eliminate Inpatient Mental Health and Substance Abuse Benefit maximum of 30 days.
8. Eliminate Outpatient Mental Health and Substance Abuse Benefit maximum of \$2000.
9. Change the plan Maximum Benefit to \$100,000 per condition, per policy year.

INTERNATIONAL STUDENT PLAN

1. Implement a Wellness Benefit paid at 100% when In-Network without cost sharing (deductibles and co-pays do not apply).
2. Eliminate the Policy Year maximums on the Medco Pharmacy Benefit.
3. Eliminate the Policy Year maximums on the Student Health Center Pharmacy Benefit.
4. Remove the pre-existing condition exclusion for insured persons under age 19.
5. Increase the out-of-network co-insurance under the Ambulance Benefit to 80%.
6. Eliminate the Inpatient Mental Health and Substance Abuse 30 day limitation.
7. Eliminate the Outpatient Mental Health and Substance Abuse \$2000 limitation.
8. Change the Plan Maximum Benefit to \$100,000 per condition, per policy year.

GRADUATE STUDENT EMPLOYEE PLAN

1. Remove the \$500 limit on Wellness Benefit and provide payment at 100% when In-Network. No deductible or co-pay applies.
2. Eliminate the Policy Year Maximum on Medco Prescription Drug Card.
3. Eliminate the Policy Year Maximum on Student Health Center Pharmacy Benefit.
4. Remove pre-existing condition exclusion for insured persons under age 19.
5. Increase out-of-Network payment to 80% on Ambulance services.
6. Remove 30 day limit on Mental Health Inpatient.
7. Remove 30 day limit on Substance Abuse.