



SAINT LOUIS  
UNIVERSITY™

# STUDENT HEALTH INSURANCE

Saint Louis University (SLU) requires all full-time, on-campus students to maintain health insurance throughout the academic year. You 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 the University’s waiver criteria.

## SLU Student Health Insurance (UHP)

### Semester Rates

(i.e., Fall or Spring Only)

Student	\$1,562
Student + 1	\$3,074
Family	\$4,586

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

## New for 2023-2024

- The SLU Student Health Insurance will now include a standard 2-tier benefit structure, with in-network benefits available through Aetna’s nationwide network of providers and facilities (there is no longer a separate network tier for SSM SLUCare physicians).
- Students will have a \$0 deductible and \$0 office visit copays when services are rendered at the SLU Student Health Center.

## Waiver Requirements

Students are automatically enrolled in the SLU Student Health Insurance and must actively waive with proof of alternative insurance in order to decline the SLU insurance plan (and its related charges). An alternative health plan must meet the following criteria to be accepted as a waiver of the SLU Student Health Insurance:

- 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

Due to student visa requirements, 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

**Coverage under health insurance plans operating without a U.S. claim address is strongly discouraged.**

# Student Health Insurance Benefit Summary

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

The SLU Student Health Insurance is administered by Aetna Student Health, utilizing the Aetna PPO network. Below is a high-level snapshot of your medical and pharmacy benefits.

Aetna Student Health PPO		
	In-Network	Out-of-Network
Medical Benefit Maximum Per Member		
	Unlimited	
Deductible		
Per Member	\$500 <b>\$0 deductible at Student Health Center</b>	\$1,000
Family	\$1,000	\$2,000
Out-of-Pocket Maximum (includes deductibles, copayments, and coinsurance)		
Per Member	\$5,650	\$16,950
Family	\$11,300	\$33,900
Coinsurance		
Member Pays	20%	40%
Office Visits		
Preventive Care	100% covered	30% after deductible
Primary Care/Specialist	\$35 copay <b>\$0 copay at Student Health Center</b>	40% after deductible
Urgent Care	\$50 copay	\$75 copay
Hospital Services		
Inpatient	20% coinsurance	40% after deductible
Outpatient	\$200 copay	40% after deductible
X-Ray/Imaging	20% after deductible	40% after deductible
Emergency Room	\$200 copay	\$200 copay
Prescription Drug Coverage		
Retail (30-day supply limit)		
Generic	\$20 copay	\$20 copay
Preferred Brand	\$50 copay	\$50 copay
Non-Preferred Brand	\$80 copay	\$80 copay
Specialty	\$200 copay	\$200 copay
Mail Order (31- to 90-day supply)		
Generic	\$40 copay	Not covered
Preferred Brand	\$100 copay	Not covered
Non-Preferred Brand	\$160 copay	Not covered
Specialty	N/A	N/A



# Vision Benefit Summary

Saint Louis University provides vision coverage as a part of the student health insurance plan. All students enrolled in the plan will automatically receive the below vision benefits.

	In-Network	Out-of-Network
<b>Exam</b>		
	\$20 copay	\$30 reimbursement
<b>Lenses</b>		
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
<b>Contacts</b>		
Conventional Contact Lenses	\$130 allowance + 15% off balance	\$104 reimbursement
<b>Frames</b>		
Outpatient	\$130 allowance + 20% off balance	\$104 reimbursement
<b>Frequency</b>		
Exam	Once every calendar year	
Lenses	Once every calendar year	
Contacts	Once every calendar year	
Frames	Once every calendar year	

For more information on the medical, dental, and vision plan offerings, please visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) and select Saint Louis University.