

2024-2025 Student Health Insurance

Saint Louis University (SLU) requires full-time students with on-campus classes to have health insurance throughout their academic year. Students have the option to **Enroll** in the SLU Student Health Insurance (UHP) plan 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)—Spring 2025		
Single Semester Rate Examples		
Student Only	4.5 Months (1/1/25-5/17/25)	\$1,626
Student Only	6 Months (1/1/25-6/30/25)	\$2,148
Student Only	7.5 Months (1/1/25-8/14/25)	\$2,670

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

SLU Waiver Criteria

Full-time students with on-campus classes 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. Waiver requests must be completed before applicable semester deadlines to have the default fee adjusted/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 charges. An alternative health plan must meet the following waiver criteria to be accepted:

- ▶ Active coverage throughout the academic year
- ▶ Coverage with no policy maximum (i.e., no caps/limits on dollar amount the plan will pay in a policy year/period)
- ▶ 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
- ▶ A U.S. address for medical claim submission and a U.S. phone number for member customer service

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

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.

