

# 2024-2025 University of Miami Student Health Insurance Plan (UM-SHIP) Medical Students

Brought to you by Aetna Student Health<sup>SM</sup>

Welcome University of Miami Students for the 2024–2025 academic year!

Policy No.186130

(866) 639-1420

<https://www.aetnastudenthealth.com/um>



Please read this pamphlet carefully. It contains a brief description of UM-SHIP plan benefits, as well as the extra benefits you receive as an UM-SHIP enrollee. These include access to emergency global services when you study/travel abroad, More information about UM-SHIP coverage and additional plan benefits is available at [miami.edu/student-health](http://miami.edu/student-health) and <https://www.aetnastudenthealth.com/um>.

## Student Health Plan

### Student Eligibility

All domestic students actively enrolled in 6 or more credit hours per semester or considered full time (in a program requiring documentation of health insurance coverage; exceptions listed at [miami.edu/student-health](http://miami.edu/student-health)), must purchase the student health insurance unless they show proof of comparable coverage. All International students regardless of credit hours are required to be insured in the plan.

Students must actively attend classes for at least the first 31 days (unless an official medical withdrawal has been approved by the Student Health Service) after the date for which coverage is purchased. Non-Degree seeking, non-credit courses, certificate, online-or weekend only programs or courses do not fulfill the eligibility requirements.

### Dependent Eligibility

Enrolled students may also insure their eligible dependents at the time the student is first able to enroll in the plan (within 14 days of the start of the semester). Eligible dependents are the spouse and children.

Students who enroll for a qualifying life event do not have the option to enroll dependents until the following academic year.

To enroll dependents of students, please visit the website [www.aetnastudenthealth.com/um](http://www.aetnastudenthealth.com/um).

### Annual Premium

Program	Start Date*	Rates
Class of 2028 MD/MPH	6/20/2024	\$4041.00
Class of 2028 MD & All others	7/01/2024	\$3920.00
Class of 2027 All; Class of 2026 All; Class of 2025 All	6/20/2024	\$4041.00

\*Coverage ends on 6/19/2025.

## Learn more...

### Visit [miami.edu/student-health](http://miami.edu/student-health)

- Navigating the annual UM confirmation/waiver process
- Understanding University of Miami insurance policies, requirements, and deadlines

### Aetna Student Health

Questions about plan benefits, pre-certification requirements, claims/billing status, and additional services for enrollees may be directed to Aetna Student Health, 866-639-1420.

### Aetna Mobile App - with you wherever you go

The Aetna Mobile App gives you access to Aetna's suite of self-service features:

- Find in-network doctors and facilities
- Check benefits and coverage info
- Display your electronic ID card
- Search and view recent claims

### How to download the Aetna Mobile App:

1. Text **STUDENT** to **90156** (data and messaging rates may apply)
2. Download from Google Play or the App Store

## Student Health Services

The Aetna Student Insurance Plan includes a range of benefits that are designed specifically to provide you with excellent care, and minimize your out-of-pocket costs, wherever possible.

The Aetna Student Insurance Plan is designed to be used in conjunction with Student Health Services. To obtain the greatest level of benefits, (most are covered at 100%), you will need to initiate care at Student Health Services, where treatment will be administered, or a referral issued.

Student Health Service provides an after-hours line. Students can reach the Student Health on call Provider by calling 305-284-9100. However, in the case of a medical emergency, when away from the campus or when Student Health Service is closed, you can seek care directly from any doctor in the **Aetna Student Health Network** by accessing Aetna [Docfind](#) or call **Aetna Student Health at 866-639-1420**. Call Aetna 24-Hour Nurse Line 1-800-556-1555.

Please visit [miami.edu/student-health](http://miami.edu/student-health) for further information.

## The Counseling Center

The Counseling Center offers a variety of services to students, including short-term psychotherapy, individual and group counseling, career decisions. For appointment and more information, please call 305-284-5511.

## Your Member Website

Aetna Student Health offers enrolled students 24/7 online access to their account and plan benefits through their members-only website. students can easily create their own Member Website account:

1. Go to [www.aetnastudenthealth.com/um](http://www.aetnastudenthealth.com/um)
2. Click on the **Your Member Website** link at the top of the page
3. If you are creating a new account, click on "Register"; returning students can directly log in to the site
4. Enter your first and last name, date of birth, ZIP code, and either your subscriber ID # (from your insurance ID card)
5. Once your Member Website account is created, begin using immediately. Your Member Website account can help you:
  - Print your UM Insurance ID card
  - Track the status of your claims, and view Explanations of Benefits
  - Locate in-network providers
  - Manage your pharmacy prescriptions



## Your medical benefits at a glance\*\*

### Designated Care Providers:

University of Miami Hospital

Anne Bates Leach Eye Hospital

University of Miami Hospital & Clinics

Sylvester Comprehensive Cancer Center

UM-SHIP Plan	Student Health Services	Designated Care	In-Network	Out-of-Network
Maximum Benefit	No maximum dollar limit	No maximum dollar limit	No maximum dollar limit	No maximum dollar limit
Plan Deductible	No annual deductible	<b>\$300</b> per Policy Year		<b>\$750</b> per Policy Year
Annual Out-of-Pocket Limit	No Out-of-Pocket limit	<b>\$5,500</b> per Individual		<b>\$6,000</b> per Individual
Emergency Health Service	Covered at <b>100%</b>	After a <b>\$200</b> copay per visit, <b>100%</b> of Negotiated Charge	After a <b>\$200</b> copay per visit, <b>100%</b> of Negotiated Charge	Paid the same as In-Network levels
Eye Examinations	<b>\$20</b> Copay, then covered at <b>100%</b> <i>Covered only at Student Health Service-designated facility for 1 annual visit</i>	Not Covered	Not Covered	Not Covered
Hospital Inpatient		<b>90%</b> of the Negotiated Charge per admission	<b>70%</b> of the Negotiated Charge per admission	<b>60%</b> of Recognized Charge per admission
Mental Health & Substance Abuse Treatment Expenses (Outpatient Office Visits)	<b>\$20</b> Copay, then covered at <b>100%</b>	Covered at <b>100%</b> <i>*Not subject to deductible</i>	After a <b>\$20</b> copay per visit, <b>100%</b> of Negotiated Charge	<b>60%</b> of Recognized Charge per visit
Outpatient Surgery		<b>90%</b> of the Negotiated Charge per visit	<b>70%</b> of the Negotiated Charge per visit	<b>60%</b> of Recognized Charge per visit
Diagnostic Lab/X-ray	Covered at <b>100%</b> <i>*Not subject to deductible</i>	Covered at <b>100%</b> <i>*Not subject to deductible</i>	Covered at <b>100%</b> <i>*Not subject to deductible</i>	<b>60%</b> of Recognized Charge
Physician/Specialist Office Visit ( <i>includes telemedicine visits</i> )	Covered at <b>100%</b>	Covered at <b>100%</b> <i>*Not subject to deductible</i>	After a <b>\$40</b> copay per visit, <b>100%</b> of Negotiated Charge	<b>60%</b> of Recognized Charge per visit
Urgent Care Expense		After a <b>\$50</b> copay per visit, <b>100%</b> of Negotiated Charge	After a <b>\$50</b> copay per visit, <b>100%</b> of Negotiated Charge	<b>60%</b> of Recognized Charge per visit

## Your prescription drug benefits

Drug Type	In-Network	Out-of-Network
Retail (30-day supply) Preferred Generic Drugs	After a <b>\$20</b> Copay per 30-day supply, then <b>100%</b> of Negotiated Charge	After a <b>\$20</b> Copay per 30-day supply, then <b>100%</b> of Recognized Charge
Preferred Brand Name Drugs (Formulary)	After a <b>\$45</b> Copay per 30-day supply, then <b>100%</b> of Negotiated Charge	After a <b>\$45</b> Copay per 30-day supply, then <b>100%</b> of Recognized Charge
Non-Preferred Brand Name/ Non-Preferred Generic Drugs (Non-Formulary)	After a <b>\$85</b> Copay per 30-day supply, then <b>100%</b> of Negotiated Charge	After a <b>\$85</b> Copay per 30-day supply, then <b>100%</b> of Recognized Charge
Specialty Drugs	After a <b>\$150</b> Copay per 30-day supply, then <b>100%</b> of Negotiated Charge	After a <b>\$150</b> Copay per 30-day supply, then <b>100%</b> of Recognized Charge

\*\*This chart provides a brief summary of plan benefits. Refer to the 2024–2025 Plan Design & Benefits Summary for a full description of UM-SHIP benefits. Limitations and exclusions apply.

\*\*\*Choose Generic Program: If generic is available, Member pays Copay plus cost difference if a brand drug is dispensed.

**As an enrollee, you have the following services and additional benefits available to you:**

### **Optional Voluntary Dental DMO Coverage**

Students and eligible dependents interested in enrolling in the Dental DMO plan offered by Aetna Student Health, please visit [Dental DMO Enroll](#) to view plan benefit information and enroll. This plan provides dental coverage only in the state of Florida (except for limited emergency care out of FL). You must use your Florida address to enroll into the dental plan. UM Oral Medicine is not currently a participating dental provider.

### **Optional Voluntary Dental PPO Coverage**

Students and eligible dependents interested in enrolling in the Dental PPO plan offered by Aetna Student Health, please visit [Dental PPO Enroll](#) to view plan benefit information and enroll. UM Oral Medicine is not currently a participating dental provider.

### **Optional Vision Insurance**

Students interested in enrolling in the supplemental Aetna vision preferred plan should refer to the website below for further details. <http://www.aetnastudenthealth.com/um>

### **Optional Global Emergency Services – Travel Assistance**

Please note if you are enrolled into the Aetna Student Health plan Global Emergency Services are already included in your benefits. If you are not enrolled and would like the option to enroll you may do so by visiting our website <http://www.aetnastudenthealth.com/um> to view plan benefit information and enroll.

Worldwide medical assistance and information, available with a single phone call. You are provided with:

- 24/7 emergency travel arrangement assistance
- Translation services
- Medical evacuation/repatriation services
- Medical/dental/pharmacy referrals
- Pre-travel medical consultation and more

*All insurance coverage is subject to applicable state form and rate filing approval and, once approved, to the terms of the Master Policy. We have not yet received approval from the state insurance department for the benefits, features and rates described in this document. As part of the approval process, the State may require us to make changes to the benefits, features and/or rates. We will notify you if that happens.*