



# New Mexico State University International Student Insurance Plan 2023-2024

## Questions

### Eligibility & Enrollment

Academic HealthPlans, Inc.  
(800) 537-1777

### Benefits

GeoBlue  
(844) 268-2686

### Insurance ID Card

Once you receive a Welcome Email from GeoBlue you can download your ID card. Visit [geobluestudents.com](http://geobluestudents.com) to set up an account.

Carry your ID card with you at all times!

### Getting Care

Go to the Aggie Health and Wellness Center (AHC). If you need to access care away from campus, visit [geobluestudents.com](http://geobluestudents.com) or call (844) 268-2686 to find a provider in the Blue Cross Blue Shield PPO Network.

### More Information

For more information, please visit [nmsu.mycare26.com](http://nmsu.mycare26.com)

## Eligibility

All international students are required to enroll on a mandatory basis and eligible to enroll their dependents.

## Important Point

The High Plan option provides a richer benefit which results in an overall lower Out-of-Pocket Expenses. Please consider your options carefully as the Low Plan option requires you to pay the first \$500 as a annual deductible before any benefits are paid.

**High Plan Coinsurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 90% when you use Blue Card PPO providers, part of **Blue Cross Blue Shield**, and 70% when you use Out-of-Network providers.

**Low Plan Coinsurance** is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 80% when you use Blue Card PPO providers, part of **Blue Cross Blue Shield**, and 60% when you use Out-of-Network providers.

## What's Covered (Treatment must be Medically Necessary)

- \$250,000 benefit year maximum for all eligible expenses
- Doctor visits
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Immunizations (\$250 maximum)
- TB testing (\$250 maximum)
- Annual women's cervical cancer screening and a breast exam
- Physical therapy, chiropractic care, and acupuncture (20 visits maximum)
- Pregnancy and maternity
- Prescription drugs
- Intercollegiate Sports (\$10,000 maximum)

Limitations, Deductibles, Coinsurance, and Copays may apply. Please see the Plan Certificate for full benefit details. If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.

## Benefits

|                                 | High Plan   |  | Low Plan  |  |
|---------------------------------|---|--|---|--|
|                                 | BLUE CROSS BLUE SHIELD PPO PROVIDER YOU WILL PAY            | OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup> | BLUE CROSS BLUE SHIELD PPO PROVIDER YOU WILL PAY            | OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST <sup>1</sup> |
| Deductible                      | \$100 per person, per policy year                           |  | \$500 per Person, per Policy Year                           |  |
| Office Visit                    | 10%, after \$20 Copay per visit (Copay waived at AHC)       | 30%  | 20%, after \$20 Copay per visit (Copay waived at AHC)       | 40%  |
| Urgent Care                     | 10%, after \$35 Copay per visit                             | 30%  | 20%, after \$35 Copay per visit                             | 40%  |
| Hospital Visit                  | 10%, after \$100 Copay per visit                            | 30%  | 20%, after \$100 Copay per visit                            | 40%  |
| Emergency Room                  | 10%, after \$100 Copay per visit (Copay waived if admitted) | 30%  | 20%, after \$100 Copay per visit (Copay waived if admitted) | 40%  |
| Prescription Drugs <sup>2</sup> | \$0 at AHC; 20% of actual charge at other pharmacies        |  | \$0 at AHC; 20% of actual charge at other pharmacies        |  |
| Out-of-Pocket Maximum           | \$2,500 per Person, per Policy Year                         |  | \$2,500 per Person, per Policy Year                         |  |

<sup>1</sup> Using Out-of-Network providers will cost you more money! Coinsurance is payable for Reasonable Expenses, the normal cost the provider would charge for services in the absence of insurance. Some Out-of-Network providers charge more than Reasonable Expenses and you will be responsible for these excess amounts over the listed Coinsurance.

<sup>2</sup> When you use an Out-of-Network pharmacy, you must pay for prescriptions in full, then submit a claim for reimbursement.

## Rates & Important Dates

Rates are effective 08/01/2023 to 07/31/2024. Rates include insurance premium and administrative fees.

|  | High Plan |                           |           |                      | Low Plan |                           |           |                      |
|--|-----------|---------------------------|-----------|----------------------|----------|---------------------------|-----------|----------------------|
|  | STUDENT   | SPOUSE / DOMESTIC PARTNER | ONE CHILD | TWO OR MORE CHILDREN | STUDENT  | SPOUSE / DOMESTIC PARTNER | ONE CHILD | TWO OR MORE CHILDREN |
| Fall<br>08/01/2023 to 01/31/2024                                   | \$948     | \$3,102                   | \$2,316   | \$4,626              | \$822    | \$2,610                   | \$1,950   | \$3,894              |
| Spring/Summer<br>(New Students)<br>01/01/2024 to 07/31/2024        | \$1,106   | \$3,619                   | \$2,702   | \$5,397              | \$959    | \$3,045                   | \$2,275   | \$4,543              |
| Spring/Summer<br>(Continuing Students)<br>01/01/2024 to 07/31/2024 | \$948     | \$3,102                   | \$2,316   | \$4,626              | \$822    | \$2,610                   | \$1,950   | \$3,894              |

## What's Included?

- Access to 24-hour Medical and Mental Health Telemedicine Services
- Coverage when traveling
- Academic Emergency Services\*

\*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans, Inc. (AHP), DBA: Risk Strategies Education.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at [nmsu.mycare26.com](https://nmsu.mycare26.com)

Academic HealthPlans, Inc. (AHP), DBA: Risk Strategies Education is an independent company that provides program management and administrative services for the student health plans of GeoBlue.