

Smart Students, Smart Choices, Smart Benefits

Health Plan Comparison Guide 20/21

	Aetna Student Health Insurance Plan	SAS Alternate Insurance Plan
Network of Providers	900,000	900,000
Coverage outside of the Houston area	National Network	National Network
Deductible	Annual In-Network \$250 Annual Out-of-Network \$1000	Annual In-Network \$100 Annual Out-of-Network \$100
Annual Out-of-pocket maximum	\$6000 individual - \$12000 family	\$2500 individual - \$5000 family
Designate a Primary Care Physician	No	No
Referral to see a specialist	No	No
Dental Program	Vital Savings Discount Program	No Program Available
Medical Insurance Subsidy from Graduate and Postdoctoral Studies for eligible Doctoral students	Included (Student & Dependent Subsidy available)	Not Included
Dependent Coverage	Child(ren) and Spouse	Child(ren) and Spouse
Pay for your Insurance	Tuition Bill or *Payroll Deduction	Must pay in full at time of purchase
Coverage end date	End of the policy term (Fall Only 12/31 or Annual 7/31)	End of the policy term (Fall Only 12/31 or Annual 07/31)
Office Visit Copay	Primary Care: \$20 per visit Specialist: \$20 per visit	Primary Care:\$20 per visit Specialist: \$20 per visit
Retail drug costs	\$20/\$50/\$65 copay (generic/formulary/nonformula)	\$10/\$25/\$50 copay (generic/preferred brand/brand)
Annual Premium	Student Only: \$2580 Spouse : \$2580 Child: \$2580*	Student Only: \$1456 Spouse: \$1456 Child: \$1456*
Is the plan ACA compliant?	Yes	Yes
Compliant with Rice's International Student Health Insurance Policy?	Yes	Yes

Please review the full plan documents to see benefits covered for each policy to make an informed health insurance decision.