

## Health Insurance 2022-2023 Overview

### Coverage Period, Cost and Waiver Period

Term	Cost	Coverage Start Date	Coverage End Date	Enroll/Waiver Open Date	Enroll/Waiver Deadline
Annual	\$1,880	8/15/2022	08/14/2022	7/19/2022	Aug 26, 2022*
Fall	\$716	8/15/22	12/31/22	7/19/2022	Aug 26, 2022
Spring/Summer	\$1,164	1/1/23	8/14/23	12/1/2022	Jan 9, 2023
Summer**	\$506	5/10/23	8/14/23	5/10/23	Jun 26, 2023

\***Enrollment and Waiver deadline for College of Law is August 19, 2022**

\*\*The summer option is only available to new students enrolling in FAMU during a summer term

### Dependent Coverage

Dependent	Cost
Spouse	\$1,880
1 child	\$1,880
2 or more children	\$3,674
Spouse and 2 or more children	\$5,468

**Preferred Provider Organization:** UnitedHealthcare Choice Plus

**Prescription Plan:** UnitedHealthcare Pharmacy – OptumRx

### Deductible:

Student Health Center (SHC) \$0

Preferred Provider \$100

Non-Preferred Provider \$350

Out-of-Pocket Maximum: Preferred Provider: \$6,850

Non-Preferred Provider: No maximum

### Coinsurance Amount:

- Preferred Provider: 80% of the Preferred Allowance (PA) for Covered Medical Expenses
- Non-Preferred Provider: 60% of the Usual and Reasonable (U&R) charge for Covered Medical Expenses

The policy includes inpatient and outpatient services, diagnostic testing, substance abuse and mental health services and has a prescription benefit. The plan includes access to 24/7 online/telehealth Doctor and Counselor services and global emergency services. Student Assistance is another service that includes counseling, financial, legal advice and mediation. Translation services are available in over 170 languages for most of these services.