

# Health Care Insurance Limited Benefit Plan for the Students of the State of South Dakota System



*myHealth*

Available for students attending:

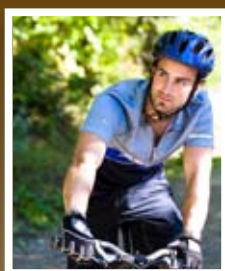
- Black Hills State University
- Dakota State University
- Northern State University
- South Dakota School of Mines and Technology
- South Dakota State University
- The University of South Dakota
- University Center

Underwritten by

**Avera**   
Health Plans

<http://myhealth.sdbor.edu>

# DREAM Big, Be HEALTHY – A Plan for Your Future!



## Am I Eligible for *myHealth* Plan?

If you are a domestic undergraduate student of the South Dakota University System and taking five or more credit hours per semester, yes, you are eligible for myHealth Plan.

All domestic graduate students taking three credit hours per semester and students seeking a doctorate degree regardless of credit hours are eligible for myHealth Plan.

All international students and their dependents living in South Dakota are required to enroll regardless of credit hours.

**WARNING:** Under South Dakota law, students who do not have health insurance will not be covered under the county's indigent coverage should the need for medical assistance arise. Choosing not to purchase health insurance may negatively impact students and their financial future. It is highly recommended by the South Dakota Board of Regents that students purchase some form of health insurance coverage.

**Available Monday through Friday, 8 a.m. to 5 p.m.  
(605) 322-4545 or toll free 1 (888) 322-2115**



# Ten Reasons to choose *myHealth* Plan

- 1.** Access to more than 3,600 health care providers and 90 hospitals
- 2.** Affordable coverage
- 3.** No longer covered under your parent's health care plan
- 4.** Avoid medical debt
- 5.** My 365 – your personal guide to help you make lasting changes and live a healthier, more productive life
- 6.** The latest technology; Avera **eCARE™** services, online claims inquiries and medical information
- 7.** Care management nurses available to support and educate you to live a healthier lifestyle
- 8.** Nationwide pharmacy network
- 9.** Claims processed quickly and efficiently in a local South Dakota office
- 10.** Nationwide network available when traveling



To learn more about health insurance for students or if you need assistance, call Avera Health Plans Service Center toll-free at (888) 322-2115, 8 a.m. to 5 p.m. CT, Monday through Friday.

## Benefits At-A-Glance

- There is a \$200 Deductible per year per individual.
- There is a maximum benefit paid/per eligible injury or illness of \$50,000.
- You must first seek care at the Student Health Center where treatment will be administered or referral issued.
- Student Health Center services will be covered at 100% of Preferred Allowance and are not subject to deductible (100% allowance does not include dependents).

Health Benefits	Preferred Provider	Out-of-Network Provider
Inpatient Hospital Services – \$1,500 maximum per day	80% of Preferred Allowance	60% of Usual and Customary
Outpatient Hospital Services	80% of Preferred Allowance	60% of Usual and Customary
Physician Visits	80% of Preferred Allowance	60% of Usual and Customary
Medical Emergency Services – \$100 copay per visit ,then deductible and coinsurance. Copay is waived if admitted.	80% of Preferred Allowance	60% of Usual and Customary
Lab and X-ray Services	80% of Preferred Allowance	60% of Usual and Customary
Pharmacy Benefits – \$1,000 maximum per individual per policy year  – Limited to one 30-day supply	Generic drug \$10 copay per prescription  Formulary, brand drug \$25 copay per prescription  Non-formulary, brand drug 40% coinsurance per prescription	No Coverage

## How Do I Enroll in *myHealth* Plan?

1. Register online at **<http://myhealth.sdbor.edu>**.
2. Complete the online application.
3. Applications must be submitted online for proper enrollment.



# myHealth

## **Board of Regents Mission Statement**

The South Dakota Board of Regents has constitutional authority to govern the system of public higher education in the State of South Dakota. Supported by an executive director and staff, the board provides leadership and sets policies for the programs and services delivered through its six universities and two special schools.

## **DISCLAIMER**

The information contained in this brochure is a summary of the plan highlights. All benefits, limitations, exclusions, renewability and pre-existing limitations apply and are described in the policy. This is a limited-benefit plan.

Underwritten by



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<http://myhealth.sdbor.edu>