



2025-2026 Student Health Insurance

Saint Louis University (SLU) requires full-time, on-campus students to have health insurance throughout their academic year. Students have the option to **Enroll** in the SLU Student Health Insurance (UHP) or **Waive** the SLU coverage by providing proof of alternate health insurance that meets SLU waiver criteria.

Graduate Assistants accepting paid health insurance support offered with an appointment must enroll in the health insurance through the SLU Student Health Insurance (UHP) Aetna website, not through Workday.

Aetna website: www.aetnastudenthealth.com/slu

SLU Student Health Insurance (UHP)		
Single Semester Rates (i.e., Fall or Spring only)		
Student Only (08/15/25-12/31/25)	4.5 months	\$1,770
Student Only (08/01/25-12/31/25)	5 months	\$1,960
Student Only (07/01/25-12/31/25)	6 months	\$2,340
Fall and Spring Rates		
Student Only (08/15/25-05/16/26)	9 months	\$3,540
Student Only (08/01/25-06/30/26)	11 months	\$4,300
Student Only (08/15/25-08/14/26)	12 months	\$4,680

NOTE: When coverage for both Fall and Spring is elected, the total charge for coverage will be split across the two semesters.

The student health insurance rates include coverage for medical, pharmacy, and vision benefits.

SLU Waiver Criteria

Full-time students with on-campus classes are assessed a default fee for the SLU Student Health Insurance (UHP). Students can waive the SLU plan (and related default fee) by submitting a waiver request that provides proof of alternate insurance that meets SLU waiver criteria. Waiver requests must be completed before applicable semester deadlines. If students take no action, they'll be enrolled in the SLU plan and responsible for related charges.

Domestic student health insurance must meet the following waiver criteria:

- ▶ Active coverage throughout the academic year
- ▶ Coverage with no policy maximum (i.e., no caps/limits on dollar amount the plan will pay in a policy year/period)
- ▶ Covers inpatient and outpatient medical care in St. Louis area
- ▶ Covers inpatient and outpatient mental health, drug, and alcohol abuse in St. Louis area
- ▶ Covers prescription drugs in the St. Louis area

International student health insurance waiver criteria include:

- ▶ Active coverage throughout the academic year
- ▶ Individual deductible of \$500 or less
- ▶ Provides at least \$25,000 in coverage for repatriation
- ▶ Provides at least \$50,000 in coverage for emergency medical evacuation
- ▶ Covers inpatient and outpatient medical care in St. Louis area
- ▶ Covers inpatient and outpatient mental health, drug, and alcohol abuse care in St. Louis area
- ▶ Covers prescription drugs in St. Louis area
- ▶ Provides U.S. mailing address for provider medical claims and a U.S. phone number for member/provider support

Coverage under health insurance plans such as TATA AIG, ICICI Lombard, Zuno, etc., will NOT be accepted for waivers as these plans are not recognized by the vast majority of U.S. health care providers.

Benefit Changes for 2025-2026

For the 2025-2026 plan year, the following changes have been made to the medical plan:

Outpatient Surgery Facility and Fees	20% coinsurance (after deductible)
ER Copayment	Increased to \$300

The out-of-pocket maximums for individual and family have been revised to the following limits:

	In-Network	Out-of-Network
Individual	\$9,200	\$27,600
Family	\$18,400	\$55,200

Copayments for generic and preferred brand prescriptions remain unchanged. The prescription copayments for specialty medications have been increased to the following:

Specialty	\$400
-----------	-------

Student Health Insurance Benefit Summary

Saint Louis University (SLU) is committed to offering competitive and comprehensive health insurance benefits for students. The SLU sponsored coverage meets both the Affordable Care Act and J-1 visa requirements.

The SLU Student Health open choice Insurance (UHP) is administered in collaboration with Aetna Student Health and utilizes the Aetna Student Health Open Choice PPO network. Below is a high-level snapshot of the medical and pharmacy benefits. This is only a summary. Your actual costs will depend on the care received and other factors.

Aetna Student Health Open Choice PPO		
	In-Network	Out-of-Network
Medical Benefit Maximum Per Member	Unlimited	
Deductible		
Per Member	\$500 \$0 deductible at Student Health Center	\$1,000
Family	\$1,000	\$2,000
Out-of-Pocket Maximum (includes deductibles, copayments, and coinsurance)		
Per Member	\$9,200	\$27,600
Family	\$18,400	\$55,200
Coinsurance		
Member Pays	20% coinsurance after deductible	40% coinsurance after deductible
Office Visits		
Preventive Care	100% covered	30% coinsurance after deductible
Primary Care/Specialist	\$35 copay \$0 copay at Student Health Center	30% coinsurance after deductible
Urgent Care	\$50 copay	\$75 copay
Hospital Services		
Inpatient	20% coinsurance after deductible	40% coinsurance after deductible
X-Ray/Imaging	20% coinsurance after deductible	40% coinsurance after deductible
Emergency Room	\$300 copay	\$300 copay
Outpatient Services		
Facility Fees	20% coinsurance after deductible	50% coinsurance after deductible
Physician/Surgeon Fees	20% coinsurance after deductible	50% coinsurance after deductible
Prescription Drug Coverage		
Retail (30-day supply limit)		
Generic	\$20 copay	\$20 copay
Preferred Brand	\$50 copay	\$50 copay
Non-Preferred Brand	\$100 copay	\$100 copay
Specialty	\$400 copay	\$400 copay
Mail Order (31- to 90-day supply)		
Generic	\$40 copay	Not covered
Preferred Brand	\$100 copay	Not covered
Non-Preferred Brand	\$200 copay	Not covered
Specialty	N/A	N/A

Vision Benefit Summary

Saint Louis University provides vision coverage as a component of the SLU Student Health Insurance (UHP) plan. All students enrolled in the plan will automatically receive the below vision benefits.

	In-Network	Out-of-Network
Exam		
	\$20 copay	\$30 reimbursement
Lenses		
Standard Single Lenses	\$20 copay	\$15 reimbursement
Standard Bifocal Lenses	\$20 copay	\$30 reimbursement
Standard Trifocal Lenses	\$20 copay	\$60 reimbursement
Standard Progressive Lenses	\$85 copay	\$30 reimbursement
Contacts		
Conventional Contact Lenses	\$130 allowance + 15% off balance	\$104 reimbursement
Frames		
	\$130 allowance + 20% off balance	\$104 reimbursement
Frequency		
Exam	Once every calendar year	
Lenses	Once every calendar year	
Contacts	Once every calendar year	
Frames	Once every calendar year	

Guides with directions on how to Waive or Enroll can be found on the SLU Student Health Insurance (UHP) webpage: <https://www.slu.edu/life-at-slu/student-health/university-health-plan/index.php>. For additional plan documents and to submit your waiver or enrollment, please visit the Aetna website: www.aetnastudenthealth.com/slu.

