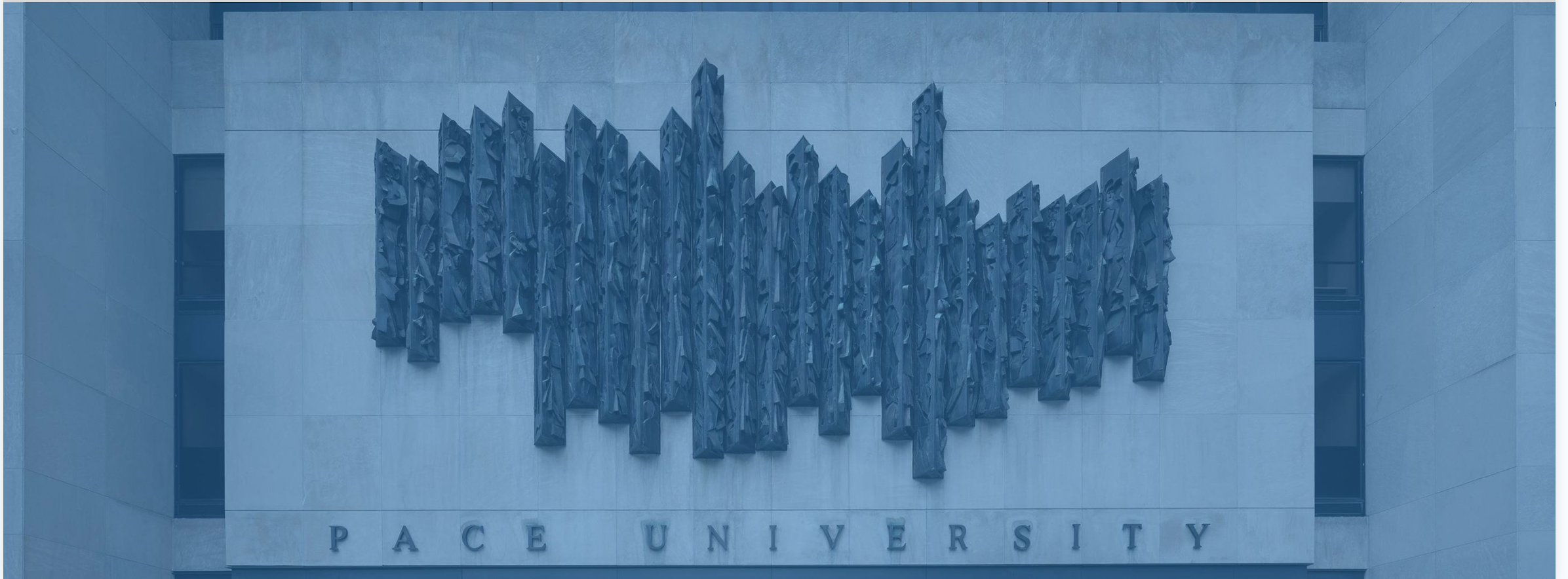


Pace University- Domestic Student Health Insurance Plan



Overview

Requirement

All full time undergraduate and graduate domestic and international students must have health insurance.

Pace University has partnered with Anthem to offer a customized Student Health Insurance Plan that avoids many of the pitfalls of employer based insurance plans.

To ensure compliance, students are automatically enrolled in the Student Insurance Plan.

Students wishing to waive coverage with comparable coverage must do so before the deadline.

Overview

Why Student Health Insurance?

Low Deductibles

1,000,000+ Preferred Providers nationally

Access to student clinics

Medical Evacuation and Repatriation

Generally Lower Premium than Comparable Plans

Your Plan Benefits Explained- Domestic

Key Benefits

Maximum Benefit
Overall Deductible
Overall Out-of-Pocket Maximum
Office Visits
Urgent Care
Hospital Visit
Emergency Room Facility Services
Prescription Drugs
Preventative Care

In-Network Provider

You will pay: Unlimited per injury or illness per policy year
\$100 copay per student person
\$7,900 per person/\$15,800 per family
\$25 copay per visit, deductible does not apply
20% Coinsurance after deductible is met
20% Coinsurance after deductible is met
\$250 copay per visit then 0% coinsurance after deductible is met
Pharmacies contracted with Anthem RX: 100% after a
Tier 1 – Generic Drug: \$20 copay
Tier 2 – Preferred/Brand-Name Drug: \$40 copay
Tier 3 – Non Preferred/Specialty Drug: \$60 copay
No Charge

Out-of-Network Provider

You will pay: Unlimited per injury or illness per policy year
\$200 copay per student person
\$7,900 per student person
\$15,800 per family
30% Coinsurance after deductible is met
40% Coinsurance after deductible is met
\$250 Copy per visit then 0% Coinsurance after deductible is met
Not covered
30% Coinsurance after deductible is met

[More information about Preventative Care](#)

Worldwide Travel Assistance

International telemedicine services

Global TeleMD – Confidential access to international doctors by telephone or video call

Coverage outside the US, excluding student's home country

Medical expenses – Coverage is based on medical plan benefits. You should refer to your existing health plan for full details of what's included and what is not.

Coverage worldwide except within 100 miles of primary residence for US students. Coverage worldwide, excluding home country for international students

Emergency medical evacuation – Unlimited

Registration of remains – Unlimited

Emergency family travel arrangements – Maximum benefit up to \$5,000 per coverage year

Political emergency and natural disaster evacuation (Available only when traveling outside the US) – covered 100% up to \$100,000 per person. Subject to a combined \$5,000,000 limit per any one covered event for all people covered under the plan.

Accidental death and dismemberment – Maximum benefit up to \$10,000 per coverage year

Important Dates and Plan Cost- Domestic (subject to changed pending regulatory approval)

Annual (August 15, 2025–August 14, 2026)

-Enrollment Periods: June 23,2025–September 9,2025

-Student: \$3,710

-Spouse/Domestic Partner: \$3,710

-One Child: \$3,710

Spring/Summer (January 1,2026–August 14, 2026)

-Enrollment Periods: October 20, 2025–February 13, 2026

-Student: \$2,297

-One Child: \$2,297

Automatic enrollment: Students are automatically enrolled in the Student Insurance Plan.

Deadlines: Students wishing to waive coverage must do so by the deadline.

Special enrollment: Students who waive can only enroll after the deadline if there is an involuntary loss of other coverage.

Waivers

Process

- Visit the Pace Portal and log-in with your Pace ID.
- Click on the "Students" tab.
- Scroll down to the "Express Links" section and click on "Health Insurance Waiver"
- Sign-in again with your Pace ID.
- Once you log in, complete and submit the required information to waive out of the Student Health Insurance.

Considerations

- The waiver process is self reporting, and an accepted waiver does not guarantee your coverage will provide adequate coverage on campus.
- Make sure your coverage is valid on campus. (Out of state HMO's provide emergency coverage only).
- If you do have other coverage, please make sure a waiver is submitted by the deadline.

Add-On Coverage Options

Dental Insurance

Dental coverage can be added for an additional cost.

Most medical plans will cover accidental injuries to natural teeth, but not routine examinations, fillings, caps or crowns.

The Anthem Dental plan uses their national provider network, and does not require referrals.

Coverage starts August 15, 2025, and is \$403.68 per year.

Vision Insurance

Vision coverage can be added for an additional cost.

Medical insurance plans (i.e. the Student Health Insurance Plan) cover illnesses or diseases of the eye, but not routine examinations, glasses nor contacts.

The Anthem plan provide coverage for exams, lenses, and frames with no waiting period.

Coverage starts August 15, 2025, and is \$71.40 per year.

Takeaways

When considering options, look at all aspects of the plans, including premium, out of pocket expenses, and network.

If you need more information on your plan, pace.myahpcare.com should be your first stop.

Make sure your student has a copy of the ID card on their phone.

Be sure to take advantage of on campus clinics and other resources

Always choose an in-network physician. You can use the web tools located at pace.myahpcare.com to find one.

Remember deadlines. You are automatically enrolled in health insurance unless you waive by the deadline. Dental and vision insurance are voluntary.

Questions?

University Health Care

- No fee unless outside services are ordered.
- 161 William St. Room 212
- (212) 346-1600
- Monday–Friday only, 9:00 a.m.–5:00 p.m.

Academic Health Plans

- Benefit information
- Find a provider
- Dental/Vision
- [More information on plans](#)



Thank you!