

## How do prescription drugs work?



When you fill a prescription at a pharmacy, you will pay between **\$4 and \$15 for generic** (off-brand) drugs, **\$35 for preferred brand** drugs, and **\$60+ for some specialty** drugs. Emergency contraception with a prescription will cost between \$4 and \$35, depending on generic vs. brand status.

## Can I get PrEP?

PrEP is a preventive drug regimen for HIV-negative people that is covered in-network\* as a preferred-brand prescription drug benefit, so it will cost **\$35 per month** in addition to the **20% you need to pay for the initial labs**. You can see a clinician at Student Health to discuss your PrEP options.

## What about mental health services?



The SMIP will cover in-network\* mental health office visits for **\$25 per visit**. If you have special services or are a patient at an in-network\* hospital's mental health ward, you'll pay **20% of the cost of care**. Remember, counseling and psychiatric services at **CAPS are free to students** regardless of insurance.

## What happens if I need emergency treatment?

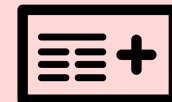
You have two options (pro-tip: use the first option when possible):

- 1) Go to an **urgent care** center: You'll pay **\$45 for the visit** and **20% of the cost for X-rays, labs, and other services**.
- 2) Go to the **emergency room**: You'll pay **\$150 + 20% of the cost for the visit**. If you are transported in an ambulance, you'll have to pay an additional amount for that. If you are admitted to the hospital, you'll pay 20% of the cost of services.

# Understanding the Duke Student Medical Insurance Plan

## The what??

The Duke **Student Medical Insurance Plan (SMIP)** is the health insurance that Duke and BlueCross BlueShield (Student Blue) have partnered to provide Duke students.



## How much does that cost? How do I get it?

For 2018-19, the cost for a year of coverage was **\$3,535**. The cost will be prorated if you enroll for Spring only. The cost will probably increase incrementally each year. **Financial Support will cover the cost of SMIP in some cases.**



You can enroll during open enrollment periods, which begin in **June** (for the full year—August to July) and **November** (for the Spring only—January to July). Enroll via **DukeHub** under the **Forms & Requests** tab.

Note that this is **not the same as the student health fee**, which all students pay regardless of their insurance plan. **The student health fee allows all students to be seen at Student Health with no co-pay for basic services, with or without the SMIP!**

## Wait, Financial Support will cover it?

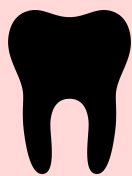
Yep, in some cases! If you already receive some form of need-based aid from the Karsh Office of Undergraduate Financial Support, **contact your aid counselor** and ask about SMIP fee assistance.



## Does it cover routine physicals and exams?

Yes, up to one of each type per benefit year (August 1 to July 31)! These include routine physicals, routine OBGYN screenings, and other common exams. **If you go to Student Health** or another in-network\* provider, **these exams are free**. If you go to an out-of-network\* provider, you will pay a deductible\* and 30% of the total charge.

## What about dental care? Vision care?



Dental services are not currently covered by the SMIP, but all Duke students are eligible to receive discounted dental services at the **CampusSmiles Dental Office** in the Student Wellness Center. Learn more at [bit.ly/dukedentist](https://bit.ly/dukedentist).



You can get an in-network\* **annual eye exam for free** and receive partial or total reimbursement for glasses, frames, and contact lenses.

## Can I see a nutritionist?

Yes, appointments with Nutrition Services are **covered by the student health fee**. Learn more about their services and scheduling appointments at [bit.ly/dukenutrition](https://bit.ly/dukenutrition).



## What if I get strep, mono, pink eye, etc.?



Bummer! The good news is that you can **visit Student Health**, get diagnosed, and, if necessary, receive a prescription. If you go out-of-network\*, you'll pay a deductible\* and 30% of the cost.

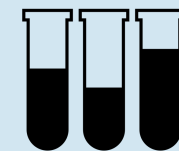


**In-network vs. out-of-network:** visit [bcbsnc.com/duke](https://bcbsnc.com/duke) to see who counts.  
**Deductible:** Amount you have to pay before insurance kicks in.

Questions? Email [insurance@studentaffairs.duke.edu](mailto:insurance@studentaffairs.duke.edu)

## Does it cover Sexually-Transmitted Infection testing?

Sure, because **STI testing is like any lab test**. If you visit Student Health or another in-network\* provider, you'll pay up to **20% of the lab fee**.



### Tips and Tricks:

- **Get tested for STIs when you get your routine physical.** In most in-network\* cases, this will **save you the \$25** that you would otherwise pay for an office visit. (You should still get tested at any time if you have had unprotected sex).
- **Be clear with your provider what kinds of tests you want.** You should discuss with your clinician which tests are recommended for you.
- **Take advantage of preventative resources.** The student health fee covers **free condoms** available in the Wellness Center.

## SOS! My parents can't know that I'm getting tested for STIs.

**You're not alone, and you should still get tested!** If you're concerned about this, you can call Student Blue to change your mailing address so that any statements about testing get sent directly to you. *If you are over 18 years old, you can do this even if you're on your parents' insurance plan.* But it's important to know that while the care you receive at Student Health is confidential, it is not truly anonymous. If you want to be 100% certain your parents won't find out, your best bet is to go the Durham Health Department for anonymous – and free! – testing.

## Can I get birth control? Plan B? An IUD?

Birth control and prescription Plan B are covered under prescription drug benefits (next page). While IUDs are not offered by Student Health, **Nexplanon and its insertion are covered** by the SMIP at no cost to you! Talk with your provider to learn more.

Check [bit.ly/dukeinsurance](https://bit.ly/dukeinsurance) for updates