

Student Health Insurance Plan

Eligibility

Undergraduate students: You must be enrolled for at least nine (9) credit hours during the fall or spring semesters or three (3) credit hours if you are enrolling for summer only coverage.

Graduate students: You must be enrolled for at least five (5) credit hours during the fall or spring semesters, three (3) credit hours if you are enrolling for summer only coverage, or two (2) thesis or dissertation credit hours.

Disabled students: If you are not enrolled as a full-time student, but you have a documented disability and have successfully petitioned the university for full-time status, you may be eligible to enroll in the plan.

Eligible students who enroll may also enroll their Dependents. See the plan brochure for details.

This plan is also available to the **University of Oklahoma-Tulsa Schusterman Center Campus students** (Social Work, Human Relations, Organizational Dynamics, Public Administration, Library & Information Sciences and Early Childhood Education).


Please view the complete brochure on-line at ou.myahpcare.com for full details of participation in the plan.




Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services

Additional Information

 ou.myahpcare.com

 (888) 924-7758



AcademicBlueSM is from Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Academic HealthPlans, Inc. (AHP) is a separate company that provides program management and administrative services for the student health insurance plans of Blue Cross and Blue Shield of Oklahoma.

University of Oklahoma 2015-2016

Norman Campus

Student Health Insurance Plan

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is BCBSOK Blue Choice®.

ENHANCED PLAN			
	Goddard Health Center* (Norman) Student Health Clinic* (Tulsa)	In and Out-of-Network Providers (with Referral)	In and Out-of-Network Providers (without Referral)
Coinsurance	100%	80%	60%
Plan Deductible*	\$0	\$750	\$1,500
Out-of-Pocket Maximum (Unless otherwise noted)	No Maximum	\$10,000	\$15,000

BASIC PLAN			
	Goddard Health Center* (Norman) Student Health Clinic* (Tulsa)	In and Out-of-Network Providers (with Referral)	In and Out-of-Network Providers (without Referral)
Payments are based on the Allowable Charge			
Coinsurance	100%	50%	30%
Plan Deductible*	\$0	\$750	\$1,500
Out-of-Pocket Maximum (Unless otherwise noted)	No Maximum	\$15,000	\$20,000

BENEFITS			
BENEFIT CATEGORY	Goddard Health Center* (Norman) Student Health Clinic* (Tulsa)	In and Out-of-Network Providers (with Referral)	In and Out-of-Network Providers (without Referral)
Preventive Care Services *(Plan Deductible)	100%	50%	30%
Prescription Drugs	100% after a \$15 Copayment per Generic Drugs \$50 Copayment per Brand Name Drugs	At Pharmacies contracting with Prime Therapeutics 100% after a \$15 Copayment per Generic Drugs \$50 Copayment per Brand Name Drugs \$100 Deductible Applies	Not Covered

*Access to on-campus health services locations is based on your campus enrollment.

2015-2016 PREMIUM COSTS AND COVERAGE PERIODS										
COVERAGE PERIODS	Annual 08/19/2015 through 08/18/2016		Fall 08/19/2015 through 01/11/2016		Spring 01/12/2016 through 05/13/2016		Spring/Summer* 01/12/2016 thru 08/18/2016		Summer 05/14/2016 thru 08/18/2016	
	Enhanced	Basic	Enhanced	Basic	Enhanced	Basic	Enhanced	Basic	Enhanced	Basic
Student Only	\$ 1,534	\$ 1,155	\$ 639	\$ 481	\$ 639	\$ 481	\$ 1,023	\$ 770	\$ 384	\$ 289
Student & Spouse	\$ 2,914	\$ 2,195	\$ 1,214	\$ 915	\$ 1,214	\$ 915	\$ 1,943	\$ 1,463	\$ 729	\$ 549
Student & Children	\$ 2,761	\$ 2,079	\$ 1,151	\$ 866	\$ 1,151	\$ 866	\$ 1,841	\$ 1,386	\$ 690	\$ 520
Student, Spouse & Children	\$ 4,141	\$ 3,119	\$ 1,726	\$ 1,300	\$ 1,726	\$ 1,300	\$ 2,761	\$ 2,079	\$ 1,035	\$ 780

For more information about the plan go to ou.myahpcare.com. Coverage becomes effective on the date the coverage period begins or the date the premium is received by the company, whichever is later. To view all enrollment and coverage periods available, please visit ou.myahpcare.com or call Academic HealthPlans at 1-888-924-7758.

To view all enrollment and coverage periods available, please visit ou.myahpcare.com or call Academic HealthPlans at (888) 924-7758.

Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your Brochure Booklet or Policy.

The relationship between Blue Cross and Blue Shield of Oklahoma (BCBSOK) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. Prime Therapeutics also administers the pharmacy benefit program. BCBSOK, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.