



John Brown University

2015-2016

How do I know if I am eligible for the Student Health Insurance Plan?

All **Domestic and International Undergraduate** students enrolled in nine (9) or more credit hours are required to purchase this Student Health Insurance Plan and the premium for coverage is added to the tuition billing unless proof of comparable coverage is furnished by August 15, 2015. If Undergraduate students choose to waive the Student Health Insurance Plan, they must go online to the school's website at <https://eagle.jbu.edu/Services/StudentInsurance/> and complete the online waiver by the deadline date. All **Graduate** students enrolled in three (3) or more credit hours and **Degree Completion** students enrolled in three (3) or more credit hours are eligible to enroll in this Insurance Plan. Graduate and Degree Completion students must enroll online at jbu.myahpcare.com.

What is my Policy number?

The John Brown University Student Health Insurance Policy number is 2015A4A06. Your Policy number is located on your plan brochure and ID card.

Does this plan meet the new Health Care Reform requirements?

This Student Health Insurance Plan meets the Final Rules related to Student Health Insurance coverage as defined by the Department of Health and Human Services and the Centers for Medicare and Medicaid Services which were published on March 16, 2012.

What is a Qualifying Event?

A qualifying event is when a student or Dependent has a change in status and loses coverage under another Health Care Plan. At that point, they will become eligible to enroll for coverage under the Student Health Insurance Plan provided, within 31 days of the qualifying event, students should send a copy of the Certificate of Creditable Coverage, the completed Qualifying Events Form and the letter of ineligibility to Academic HealthPlans. A change in status due to a qualifying event includes, but is not limited to, loss of a spouse, whether by death, divorce, annulment or legal separation.

What does the insurance cover?

The John Brown University Student Health Insurance Plan covers Injury and Sickness. Some of the benefits include but are not limited to inpatient hospitalization, outpatient doctor's visits, X-rays, laboratory charges, surgery and emergency care. There are limitations and maximums that may apply. Please refer to the "Schedule of Benefits" section in the John Brown University Student Health Insurance Plan brochure. This will provide specific details regarding your Policy.

How do I get an ID card?

You should receive an ID card in a few weeks after your enrollment. If you lose your card, you can download a Letter of Coverage from 2015-2016 Benefit section on this site. You can also email a request for a replacement card at: info@ahpcare.com.

FAQS?



Can I go to any doctor?

Yes, you may go to any doctor. However, the John Brown University Health Insurance Plan uses Cigna for its local Preferred Provider Network and First Health Network for its national Preferred Provider Network. These networks consist of facilities and doctors who have joined together to offer their services at reduced rates. Expenses may be less in the preferred provider network than charges from non-preferred providers. For a list of local doctors, please go to: jbu.myahpcare.com and look under the Benefits column and click on “Find a Doctor or Hospital”.

Where do I get a claim form?

Claim Forms are not required.

How do I file a claim?

Submit all prescription drug receipts (for providers outside WellDyneRX), medical and hospital bills incurred to: HealthSmart, 3320 W. Market St., Suite 100, Fairlawn, OH for processing within 90 days of treatment, or as soon as reasonably possible. The claim procedure is listed on the back of your ID card.

Does this Policy pay all medical bills in full?

Covered benefits for the Policy Year are payable at 80% (Preferred Provider) or 60% (Non-Preferred Provider), unless otherwise specified in the Policy, up to the Policy maximum. There are specific benefit limitations and exclusions on the Policy as well. Please go to jbu.myahpcare.com to review the brochure for more details.

How do I renew my insurance?

Academic HealthPlans sends each Graduate and Professional Studies student a renewal notice but it is the student’s responsibility for timely renewal payments whether or not a renewal notice is received. You have the option to download the enrollment form under the Benefit column. Undergraduate students should contact the school regarding renewal of coverage.

If I have questions, who should I call?

If you have questions regarding enrollment, premium or claims and benefits, please call Academic HealthPlans at (855) 850-4302.