

We are pleased to bring you the 2016-2017 University of Oklahoma (OU) Health Sciences Center Student Health Insurance Plan

Administered by Blue Cross and Blue Shield of Oklahoma (BCBSOK)

The actuarial value of this plan is 79%, which would meet or exceed a gold metal level of coverage.

- Affordable, quality coverage compatible with the Affordable Care Act
- Access to a broad Preferred Provider Option (PPO) Network from BCBSOK
- Discounts on vision, fitness and much more
- Covers you at school, at home and while traveling abroad
- Academic Emergency Services (AES)*
- Access to multilingual 24/7 Nurseline

Eligibility

As part of the acceptance criteria for the University of Oklahoma Health Sciences Center (HSC) programs, all students are required to have medical coverage prior to the start of their academic program and coverage must be maintained as long as the student is enrolled in HSC programs.

The University of Oklahoma Regent's Policy requires students enrolled in HSC programs to show proof of health insurance coverage to their college Student Services Office. At the beginning of each academic year, and periodically thereafter, students may be asked to show proof of health insurance coverage.

Eligible students who enroll may also enroll their spouses and dependents.

This plan is also available to the University of Oklahoma-Tulsa Schusterman Center-Campus students in health sciences degree programs (College of Allied Health, College of Nursing, College of Pharmacy, College of Public Health programs and School of Community Medicine (MD and PA)).

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

You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Enroll in or renew coverage
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information



* Academic Emergency Services (AES) is a global emergency services product. These services are provided by a separate and independent company from AES or Academic HealthPlans. AES provides medical, security and natural disaster evacuation services, repatriation of remains, emergency medical and travel assistance, travel information and other services for Academic HealthPlans.

University of Oklahoma Health Sciences Center

2016-2017 Plan Highlights^{1, 2}

Plan Coverage			
	OU Physicians Student Health & Wellness Clinic ** (OKC) 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	\$500	\$ 1,500
Out-of-Pocket Maximum (unless otherwise noted)	No maximum	\$ 6,600	\$ 15,000

Benefits			
Benefit Category	OU Physicians Student Health & Wellness Clinic ** (OKC) Student Health Clinic** (Tulsa)	In and Out-of-Network Providers (with Referral)	In and Out-of-Network Providers (without Referral)
Preventive Care Services**	100%	100% (for services not offered at the Student Health Center) and for well-woman physicals	Not covered
Prescription Drugs	100% after: <ul style="list-style-type: none"> • \$15 copayment per generic drug • \$50 copayment per brand name drug • Contraceptives are covered at 100% (No copayment) 	At pharmacies contracting with Prime Therapeutics ³ , 100% after: <ul style="list-style-type: none"> • \$15 copayment for each generic drug • \$50 copayment for each brand-name drug • \$100 annual prescription deductible applies 	Not covered

**Access to on-campus health services locations is based on your campus enrollment. This plan includes Needlestick benefits.

Coverage Periods and Premium Costs^{***}

	Annual 1	Annual 2	Fall 1	Fall 2	Spring	Spring/Summer	Summer 1
Dates Covered	07/01/2016-06/30/2017	08/15/2016-06/30/2017	07/01/2016-12/31/2016	08/15/2016-12/31/2016	01/01/2017-05/31/2017	01/01/2017-06/30/2017	06/01/2017-06/30/2017
Student Only	\$2,066.00	\$1,807.75	\$1,033.00	\$774.75	\$860.83	\$1,033.00	\$172.17
Student and Spouse	\$4,442.00	\$3,886.75	\$2,221.00	\$1,665.75	\$1,850.83	\$2,221.00	\$370.17
Student and Child(ren)	\$4,029.00	\$3,525.38	\$2,014.50	\$1,510.88	\$1,678.75	\$2,014.50	\$335.75
Student, Spouse, and Child(ren)	\$6,405.00	\$5,604.38	\$3,202.50	\$2,401.88	\$2,668.75	\$3,202.50	\$533.75

***A \$12.00 AES fee is included in the Annual Premium.

For additional information, go to ouhsc.myahpcare.com, or call 888-924-7758

¹ This document 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 expenses are subject to plan maximums, limitations and exclusions as described in the Policy. The PPO network is BCBSOK Preferred Provider Option (PPO) Network.

² Covered charges at in-network and out-of-network providers are based on the allowable charge. For more information, please see your Brochure Booklet or Policy.

³ 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.