

University of Kentucky school-sponsored Student Health Plan Frequently Asked Questions

Students eligible to purchase this plan fit into one of 4 enrollment categories. Select your enrollment category for Frequently Asked Questions specific to you.

NOTE: These FAQs are intended to assist you in seeking additional information but does not replace information found in the Policy. Always refer to the Policy, available on this website, for the most detail available. If you have any questions contact (855) 856-2385.

Voluntary Enrollment Group (Purchase Online)
1) NOT Funded Graduate students or International students 2) Either undergraduate, non-funded graduate, professional, or BCTC students

University of Kentucky Voluntary Enrollment Students

It is the intent of the University to provide the greatest benefits to the majority of students and to keep the premium cost at a level that all students, usually on a limited income, can still afford. Therefore, certain limitations and exclusions must be applied to the student health coverage as a means of cost containment. It is your responsibility to read and understand the health plan, its exclusions, limitations, and schedule of benefits.

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

Undergraduate and non-funded graduate students may purchase coverage provided by this Policy. An undergraduate student must be enrolled in at least six (6) credit hours at the University of Kentucky or Bluegrass Community and Technical College (BCTC) Cooper, Regency and Leestown campus locations. A graduate student must be enrolled in any course with the university. For details, please see the Policy available at uky.myahpcare.com.

How do I purchase the coverage?

Coverage may be purchased at uky.myahpcare.com by the posted enrollment deadlines. Under "Enrollment," select "Enroll Online" to proceed with the application.

How does the Installment option work?

Go to uky.myahpcare.com and select the Enrollment tab then click on the Installment option link for detailed instructions.

Can Dependents be enrolled in the Student Health Plan?

Yes. If you are enrolled in this Student Health Plan, you may choose to enroll your Dependents in this health insurance plan on the AHP website at uky.myahpcare.com by selecting the "Enroll Online" link during the posted open enrollment windows. You have the option of submitting a check or credit card payment online. See the Policy for full eligibility guidelines.

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 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 is my Policy number?

The University of Kentucky Student Health Policy number is 10608-16. Your Policy number is located on your ID card.

How do I get an ID card?

You will go to www.arcsvs.com and create an account using your 8 digit UK Student ID and your date of birth. As you log in you will be asked a series of questions regarding any other Medical Coverage you may have at the same time you are on the UK Student Health Plan. If you have trouble answering these questions you may call ARC Administrators at 877-309-2955 for assistance. You may also email a request for a replacement card at: info@ahpcare.com.

What does the Plan cover?

The University of Kentucky Student Health Plan covers Injury and Illness. The Health Plan coverage includes, but is not limited to: inpatient hospitalization, outpatient doctor's visits, x-rays, laboratory charges, surgery and emergency care. The plan also includes some preventive care services at 100%. See the Policy and healthcare.gov for complete details of the services provided.

It is your responsibility to understand your plan's coverage, limitations, and exclusions. Please refer to the "Inpatient and Outpatient Coverage" section in the University of Kentucky Student Health Plan Policy for specific details regarding your Plan.

Can I go to any doctor?

The University of Kentucky Student Injury and Illness Plan uses the University of Kentucky Providers for its local Preferred Provider Network and the Anthem, Blue Card Access 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: uky.myahpcare.com, look under the Benefits tab and click on "Find a Doctor or Hospital".

This Policy is a PPO, so your out-of-pocket expenses are determined by the provider's network. Covered benefits for the 2015-2016 Policy year are payable at 100% (University Health Service), 80% (University of Kentucky Providers), 65% (Network Provider-Anthem, Blue Card Access) or 50% (Non-Network), unless otherwise specified in the Policy. There are specific benefit limitations and exclusions in the Policy as well. Please review the Policy available at uky.myahpcare.com for more details.

What is the difference between the Student Health Plan and the mandatory student health fee?

The Student Health Plan is an injury and illness plan that includes diagnostic testing, hospitalization, and prescription benefits. The plan is intended for matters beyond your health fee.

Health Fee

All full-time UK students pay a mandatory health fee in the fall and spring semesters that entitles them to most services at University Health Service (Student Health) at no cost, including many routine or preventive services. The health fee is voluntary for most students in the summer.

Part-time students and students categorized as full-time by their enrollment in 0 or 2-credit hour residency classes are not automatically assessed the health fee, but they may request that the fee be added to their student account each semester by calling Student Account Services at (859) 257-3406. Deadlines do apply.

2016-2017 Deadlines to voluntarily add the UHS Health Fee

Fall 2016 – 09/15/2016

Spring 2017 – 01/31/2017

Utilize University Health Service

The University of Kentucky, University Health Service (UHS) is a large outpatient clinic available to all UK students for their healthcare needs including primary care, gynecology, behavioral health, nutrition counseling and health education. Utilizing UHS is an excellent way to receive fast, efficient and high quality clinical care.

Since UK is the preferred provider for the Student Health Plan, University Health Service and Student Health work well together. For example, students who receive treatment at University Health Service for medical services not covered by the health fee may file their claims with ARC Administrators. All visits are by appointment. For an appointment call (859) 323-APPT (2778).

Call (859) 323-5823 or see ukhealthcare.uky.edu/uhs/ for more information on the University Health Service and your health fee.

Does this Policy pay all medical bills in full?

No. There are several areas for which *you could be responsible for payment*, including, but not limited to, a Deductible, a Coinsurance (patient percentage of covered medical expenses), medical costs for services excluded by the plan, and amounts above the maximum coverage provided.

Coverage for the 2016-2017 Policy year are payable at 100% (University Health Service), 80% (University of Kentucky Providers), 65% (Network Provider- Anthem, Blue Card Access) or 50% (Non-Network), unless otherwise specified in the Policy. There are specific benefit limitations and exclusions on the Policy as well. Please go to uky.myahpcare.com to review the Policy under 2016-2017 Benefit section for more details.

Limitations apply:

Certain limitations and exclusions are applied to the Student Health Plan. As a means of cost containment, see Policy for details.

For Example:

Cosmetic Procedures are not payable under the Student Health Plan, except as specifically provided in the policy. Please review the Policy available at uky.myahpcare.com for more details.

Will the student plan cover maternity benefits?

Yes, for more details, please see the Policy or contact your health plan coordinator at studenthealthplan@uky.edu.

Does this plan include Dental Coverage?

See the Policy for details on Pediatric Dental Coverage.

For adult coverage, this health plan only addresses claims “for the treatment of accidental injury to sound, natural teeth.” See your Policy for details.

Where do I get a claim form?

Claim Forms are not required.

How do I file a claim?

Submit all medical and hospital bills incurred to: Anthem Blue Cross and Blue Shield of Kentucky, P.O. Box 105557, Atlanta, Georgia 30348-5557 for processing within 90 days of treatment. The claim procedure is listed on the back of your ID card. You will find the appropriate instructions regarding your coverage in the policy at uky.myahpcare.com.

Is my student coverage valid outside of the United States?

Yes. Though in some instances you may be required to make a payment to the provider and then submit your medical bills directly to Anthem Blue Cross and Blue Shield of Kentucky yourself. Remember, this Policy is a PPO, so your out-of-pocket expenses could be affected.

Also see the Policy regarding Academic Emergency Services (AES) provided by OnCall International. This coverage is included with the UK Student Health Plan Policy at no additional cost. When using the Academic Emergency Services, all arrangements must be made by them for the expenses to be covered or paid.

If I have questions, who should I call?

If you have questions regarding enrollment or premium, please call Academic HealthPlans at (855) 856-2385.

If you have questions regarding or obtaining a member ID card, please call ARC Administrators Customer Service at (855) 214-8287 or go to uky.myahpcare.com.

If you have questions regarding claims or coverage, please call ARC Administrators at (855) 214-8287 or contact the SHP Office by email at studenthealthplan@uky.edu.