

University of Oklahoma – Norman Campus offers **AcademicBlue**, a student health insurance plan from Blue Cross and Blue Shield of Oklahoma, and administered by Academic HealthPlans.

Before you choose coverage, look to see how **AcademicBlue** compares to your current health insurance plan. It may be cheaper than the plans on the Health Insurance Marketplace or your parents' plan.

<b>Compare the facts</b>	<b>AcademicBlue Student Health Plans</b>	<b>Your Plan</b> (Other Coverage – Employer, Dependent, Marketplace)
Affordable Care Act (ACA) Compliant	✓	✓
Preventive care benefits	✓	✓
Essential health benefits	✓	✓
No annual limits or pre-existing condition limitations	✓	✓

## Know the differences

Designed and priced for students and endorsed by your University	✓	✗
100% coverage of eligible services at the student health center	✓	✗
Broad PPO network of doctors and hospitals at home and nationwide	✓	VARIES

## Do the math

Premiums are based on student's age and health risk, so premiums are usually cheaper	✓	✗
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Use the worksheet on the back to compare your current health insurance plan to the **AcademicBlue** student health plan.

# University of Oklahoma – Norman Campus 2017-2018 Student Health Insurance Plan

Benefit Highlight Summary*	AcademicBlue Student Health Plan	Your Plan (Other Coverage – Employer, Dependent, Marketplace)
	<b>In Network</b>	<b>In Network</b>
Student Health Center	100%	
Coinsurance Level	80%	
Deductible per Individual	\$500**	
Individual Out-of-Pocket Maximum	\$6,600	
Inpatient Hospital Expenses	80%	
Outpatient Hospital Expenses	80%	
Emergency Room	80% after applicable copayment	
Emergency Room Copay***	\$35 copayment per visit at Norman Regional and \$100 copayment per visit at all others	
Office Visit Primary Copay	80% of allowable charge	
Office Visit Specialist Copay	80% of allowable charge	
Preventative Care Services	100%	
Prescription Drug	100% after applicable copayment	
Generic Drug Copay	\$15	
Preferred Brand Copay	\$50 (\$100 annual prescription deductible)	
<b>Annual Premiums</b>	<b>\$1,640****</b>	

This plan meets or exceeds a Gold metal level of coverage.

## Do the math and see if **AcademicBlue** is the smart move for you!

- Quality coverage compatible with the Affordable Care Act (ACA)
- Access to the Blue Cross and Blue Shield of Oklahoma (BCBSOK) PPO network
- Nationwide coverage through the BlueCard® program, no matter where you travel
- Low office visit copays and waived deductible in certain cases
- Endorsed and sponsored by University of Oklahoma

\* The summary does not include all benefits available in the student health plan.

\*\* A referral from the Student Health Center within 48 hours is required. Otherwise deductible increases to \$1,500.

\*\*\* The copayment is waived if the patient is admitted to the hospital following an emergency room visit.

\*\*\*\* A \$12.00 AES fee is included in the Annual Premium. A \$5.00 AES fee is included in the Fall Premium.

A \$7.00 AES fee is included in the Spring/Summer Premium and a \$3.00 AES fee is included in the Summer Premium.

For more information, go to [ou.myahpcare.com](http://ou.myahpcare.com), or call 888-924-7758.

AcademicBlue is offered by 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 plans of Blue Cross and Blue Shield of Oklahoma.