



# Baylor University Student Health Insurance Plan 2017-2018

Underwritten by:  
Blue Cross and Blue Shield of Texas  
(BCBSTX)

*Please read the brochure to understand your coverage.  
Please see "Important Notice" on the final page of this document.*

Account Number:  
Medical: 078152



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# Introduction

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**Baylor University** is pleased to offer AcademicBlue, its Student Health Insurance Plan, underwritten by Blue Cross and Blue Shield of Texas (BCBSTX) and administered by Academic HealthPlans. This brochure explains your health care benefits, including which health care services are covered and how to use the benefits. This insurance plan protects Insured students and their covered Dependents on or off campus for weekends, holidays, summer vacations, at home or while traveling, 24 hours per day, for the Contract year. This Plan meets the requirements of the Affordable Care Act. The actuarial value of this plan meets or exceeds a gold metal level of coverage. This policy will always pay benefits in accordance with any applicable Federal and Texas state insurance law(s).

Please keep these three fundamental plan features in mind as you learn about this policy:

**The Student Health Insurance Plan is a Preferred Provider Organization (PPO) plan.** You should seek treatment from the BCBSTX Blue Choice® Preferred Provider Organization (PPO) Network, which consists of hospitals, doctors, and ancillary and other health care providers who have contracted with BCBSTX for the purpose of delivering covered health care services at negotiated prices, so you can maximize your benefits under this plan. A list of Network Providers can be found online at [baylor.myahpcare.com](http://baylor.myahpcare.com) by clicking on the “**Find a Doctor or Hospital**” link, or by calling **(855) 267-0214**. Using BCBSTX providers may save you money.

- **If your plan includes benefits link covered at your Student Health Center, many of them may be provided at low or no cost to you.** Review this brochure for details.
- **Participating in an insurance plan does not mean all of your health care costs are paid in full by the insurance company.** There are several areas for which you could be responsible for payment, including, but not limited to, a Deductible, a Copayment or Coinsurance (patient percentage of Covered Expenses), and medical costs for services excluded by the plan.
- **It is your responsibility to familiarize yourself with this plan.** Exclusions and limitations are applied to the coverage as a means of cost containment (Please see the “Exclusion and Limitations” section for more details). To make this coverage work for you, it is helpful to be informed and proactive. Check the covered benefits in this brochure before your procedure whenever possible. Know the specifics and communicate them to your health care provider. Review the User Guide for a step-by-step overview of how to use your benefits.

## **We are here to help.**

Representatives from Academic HealthPlans and BCBSTX are available to answer your questions. You may contact AHP at **(855) 357-0246** for enrollment and eligibility questions and BCBSTX at **(855) 267-0214** for benefit and claim questions.

AcademicBlue<sup>SM</sup> is offered by Blue Cross and Blue Shield of Texas, 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 Texas.



## Dear Students:

On behalf of the Baylor Health Center staff, thank you for selecting Baylor University and entrusting your health and well-being to us. The mission of Health Services is to facilitate the academic success and retention of students by maintaining maximum health and wellness through the delivery of quality medical care in a Christian environment. Health Services offers excellent primary care, women's health, physical therapy, pharmacy, health education, and preventive care to all currently enrolled students.

## Why Health Matters

Health is essential to education. By promoting good health, we can remove barriers to achievement and student success. Every visit to the Baylor Health Center is a learning opportunity. We want to educate the student about important risks to health, appropriate self-care, and how to be smart and effective health care consumers.

## Health Insurance is Important

Baylor University strongly encourages all students to maintain adequate health insurance coverage at all times. Easy, quick access to health care when and wherever needed is important for students to avoid any personal hardship, including disruption of studies. Indeed, maintaining adequate health insurance coverage may prevent severe financial hardship, should unforeseen major medical care be required due to accident or illness. Students without adequate health insurance may wish to consider the plan offered through Baylor University. The cost is reasonable and the benefits are adequate for most students.

A description of the Student Health Insurance Plan that is administered by Academic HealthPlans, underwritten by Blue Cross and Blue Shield of Texas, offered through Baylor University is enclosed for your review. Please read the brochure in detail so that you will understand both the coverage and exclusions. If you have questions, please call the Baylor insurance office at **(254) 710-1493**, Academic HealthPlans at **(855) 357-0246** or log onto the website at [baylor.myahpcare.com](http://baylor.myahpcare.com). This protection can be very important to students.

Baylor Health Center will accept and bill insurance plans for services provided in the Health Center. The student's account will be billed for Copayments and services not covered by your plan. Therefore, we will ask students for the insurance information every time they visit the Health Center. We will work with the student to assist them in getting the required information, but you can help by making sure you have a valid health insurance card that can be used when you need to accesshealthcare.

If you need more information about the Baylor Health Center or have questions, please visit us online at: [baylor.edu/healthservices](http://baylor.edu/healthservices) or call us at **(254) 710-1010**.

We look forward to serving you

Sincerely,

A handwritten signature in black ink that reads "Sharon Stern" with a stylized flourish at the end.

Sharon W. Stern, M.D. Medical Director  
BaylorUniversity Health Services

**Please Note:** We have capitalized certain terms that have specific, detailed meanings, which are important to help you understand your policy. Please review the meaning of the capitalized terms in the “Definitions” section.

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## Privacy Notice

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We know that your privacy is important to you and we strive to protect the confidentiality of your personal health information. Under the Privacy Rule of the Health Insurance Portability and Accountability Act (HIPAA), we are required to provide you with notice of our legal duties and privacy practices with respect to personal health information. You will receive a copy of the HIPAA Notice of Privacy Practices upon request. Please write to Academic HealthPlans, Inc., P.O. Box 1605, Colleyville, TX 76034-1605, or call **(855) 357-0246**, or you may view and download a copy from the website at **baylor.myahpcare.com**.

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## Eligibility/How to Enroll

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The policy issued to the university is a non-renewable, one-year-term policy. However, if you still maintain the required eligibility, you may purchase the plan the next year. It is the Covered Person’s responsibility to enroll for coverage each year in order to maintain continuity of coverage, unless you are automatically enrolled. If you no longer meet the eligibility requirements, contact Academic HealthPlans at **(855) 357-0246** prior to your termination date.

### *Eligibility Requirements*

All registered **Domestic** students taking six (6) or more credit hours {three (3) or more credit hours in the summer} are eligible to enroll in the insurance plan.

**Graduate** students taking one (1) or more credit hours and enrolled in the master or doctoral level thesis or dissertation class are eligible to enroll in the insurance plan.

**Law** students taking one (1) or more credit hours are eligible to enroll in the insurance plan.

**Domestic, Graduate and Law** students may complete the enrollment form or enroll online.

All registered **International** students on non-immigrant visas, taking one (1) or more credit hours and accompanying Dependents are required to participate in the Baylor University Student Health Insurance Plan. Although students are welcome to submit an application for a waiver, in order to have such waiver approved, the plan submitted must be equivalent to the University Student Health Insurance Plan in all material respects.

**All J Scholars and students on campus** for Academic Research or Study are required to participate in the Baylor University Student Health Insurance Plan.

A student must actively attend classes for at least the first 31 days after the date for which coverage is purchased, unless he or she withdraws from classes due to an Injury or Sickness and the absence is an approved medical leave. Home study, correspondence, Internet classes and television (TV) courses do not fulfill the eligibility requirements that the student must actively attend classes. The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If the Company discovers the eligibility requirements have not been met, its only obligation is refund of premium.

Eligible students who enroll may also insure their Dependents. Dependent enrollment must take place at the initial time of student enrollment (or within 30 days, if the premium is billed on the student's tuition); exceptions to this rule are made for newborn or adopted children, or for dependents who become eligible for coverage as the result of a qualifying event. (Please see "Qualifying Events," section for more details.) "Dependent" means an Insured's lawful spouse; or an Insured's child, stepchild, foster child, dependent grandchild or spouse's dependent grandchild; or a child who is adopted by the Insured or placed for adoption with the Insured, or for whom the Insured is a party in a suit for the adoption of the child; or a child whom the Insured is required to insure under a medical support order issued or enforceable by the courts. Any such child must be under age 26.

Coverage will continue for a child who is 26 or more years old, chiefly supported by the Insured and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the child's condition and dependence must be submitted to the Company within 31 days after the date the child ceases to qualify as a dependent, under this policy, for the reasons listed above. During the next two years, the Company may, from time to time, require proof of the continuation of such condition and dependence. After that, the Company may require proof no more than once a year. Dependent coverage is available only if the student is also insured. Dependent coverage must take place within the exact same coverage period as the Insured's; therefore, it will expire concurrently with the Insured's policy.

A newborn child will automatically be covered for the first 31 days following the child's birth. To extend coverage for a newborn child past the 31-day period, the covered student must:

- 1) Enroll the child within 31 days of birth; and
- 2) Pay any required additional premium.

If you're not eligible for the Student Health Insurance Plan and would like coverage, please visit [ahpcare.com](http://ahpcare.com).

If you're enrolled in Medicare due to age or disability, you are not eligible for the Student Health Insurance Plan.

## Qualifying Events

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Eligible students who have a change in status and lose coverage under another health care plan are eligible to enroll for coverage under the policy, provided, within 31 days of the qualifying event, such students send to Academic HealthPlans:

- A copy of the Certificate of Creditable Coverage, or a letter of in eligibility (lost coverage), from their previous health insurer
- A "Qualifying Events" form, which they can download from [baylor.myahpcare.com](http://baylor.myahpcare.com)

A change in status due to a qualifying event includes but is not limited to:

- Birth or adoption of a child
- Loss of a spouse, whether by death, divorce, annulment or legal separation

The premium will be prorated based on what it would have been at the beginning of the semester or quarter, whichever applies. However, the effective date will be the later of the following: the date the student enrolls for coverage under the Policy and pays the required premium, or the day after the prior coverage ends. To apply for coverage that is needed because of a qualifying event, you may download the "Qualifying Events Form" from [baylor.myahpcare.com](http://baylor.myahpcare.com).



## Effective Dates and Termination

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The policy on file at the school becomes effective at 12:00 a.m. Central time at the university's address on the later of the following dates:

1. The effective date of the policy, **August 01, 2017**; or
2. The date after the premium is received by the Company or its authorized representative.

### *Effective & Termination Dates*

Semester Coverage	From	Through
<b>Annual</b>	08/01/2017	07/31/2018
<b>Fall</b>	08/01/2017	12/31/2017
<b>Spring/Summer</b>	01/01/2018	07/31/2018
<b>Summer</b>	05/15/2018	07/31/2018

### *Open Enrollment Periods*

The open enrollment periods during which students may apply for coverage for themselves, and/or their eligible spouse and/or dependents, is as follows:

Fall	June 30, 2017 thru September 29, 2017
Spring/Summer	December 01, 2017 thru February 15, 2018
Summer	April 13, 2018 thru June 01, 2018

The coverage provided with respect to the Covered Person shall terminate at 11:59 p.m. Central time on the earliest of the following dates:

- 1) The last day of the period through which the premium is paid;
- 2) **July 31, 2018**; or
- 3) The date the eligibility requirements are not met.

## Renewal Notice

You must meet the eligibility requirements listed herein each time you pay a premium to continue insurance coverage. To avoid a lapse in coverage, your premium must be received within 31 days after the coverage expiration date. It is the student's responsibility to make a timely renewal payment to avoid a lapse in coverage. Please refer to your enrollment form to review the payment options you selected as a reminder of the enrollment periods and effective dates for your campus. Mark your calendar now to avoid any lapse in coverage. All Insureds who enroll for periods of less than one year will be mailed a renewal notice, to the Insured's last known address, to submit their next premium payment; however, it is the Insured's responsibility to make a timely renewal payment.

**Refunds of premium are allowed only upon entry into the Armed Forces, and the Company receives proof of active duty. Otherwise all premiums received by the Company will be considered fully earned and nonrefundable.**

**PLEASE NOTE:** Renewal notices will not be mailed from one policy year to the next. If you maintain your student status, you will be eligible to enroll in the following year's policy. If you do not maintain your student status, you may be eligible for continuation of coverage (Please see the "Continuation of Coverage" section for more details). Contact Academic HealthPlans for student insurance before the policy termination date for information on continuation of coverage.

**Coverage period notice:** Coverage Periods are established by the University and subject to change from one Policy year to the next. In the event that a coverage period overlaps another coverage period, the prior coverage period will terminate as of the effective date of the new coverage period. In no case will an eligible member be covered under two coverage periods within the same group.

## Extension of Benefits After Termination

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The coverage provided under the plan ceases on the termination date. However, if a Covered Person is hospital-confined on the termination date for a covered Injury or Sickness for which benefits were paid before the termination date, the Covered Expenses for such covered Injury or Sickness will continue to be paid provided the condition continues. However, payments will not continue after the earlier of the following dates: 90 days after the termination date of coverage, or the date of the Insured's discharge from the hospital. The total payments made for the Covered Person for such condition, both before and after the termination date, will never exceed the maximum benefit. After this "Extension of Benefits" provision has been exhausted, all benefits cease to exist, and under no circumstances will further payments be made.

## Coordination of Benefits

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Under a Coordination of Benefits (COB) provision, the plan that pays first is called the primary plan. The secondary plan typically makes up the difference between the primary plan's benefit and the Covered Expenses. When one plan does not have a COB provision, that plan is always considered the primary plan, and always pays first. You may still be responsible for applicable Deductible amounts, Copayments and Coinsurance.



## Continuation of Coverage

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All Insureds who have graduated or are otherwise ineligible for coverage under this policy, and have been continuously insured under the policy offered by the policyholder for six (6) months, are eligible to continue their existing medical coverage for a period of not more than six (6) months under the school's policy in effect at the time of such continuation.

Premium rates for continuation of coverage are higher than rates for students at **Baylor University**. Enrollment must be made and applicable premium must be paid directly to Academic HealthPlans and must be received **within 30 days** after to the expiration date of your student coverage. For more information on continuation of coverage, please contact Academic HealthPlans at **(855) 357-0246**.

## Additional Covered Expenses

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The policy will always pay benefits in accordance with any applicable federal and state insurance law(s).

## StudentHealthCenter(SHC)

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**AT BAYLOR UNIVERSITY HEALTH CENTER (BUHC) – Students Only:** The Deductible is waived for covered services at the BUHC. Doctor's Visits are covered at **100%** after a **\$35** copayment. Allergy treatments, Nutritional Counseling, Physical Therapy and Psychiatric benefits are paid at **80%** of the negotiated fee schedule. All Preventive services including Routine Pap Smears are covered at **100%**.

**AT (BUHC) PHARMACY:** Expenses are payable at **100%** of the Allowable Amount after a **\$15** Copayment for each Generic; a **\$30** Copayment for each Preferred Name Brand; and a **\$50** Copayment for each Non-Preferred Brand Name prescription drug dispensed by the Baylor University Health Center pharmacy.

## Schedule of Benefits

**The provider network for this plan is the BCBSTX BlueChoice® PPO Network.** After the Deductible is satisfied, benefits will be paid based on the selected provider. Benefits will be paid at **80%** of the Allowable Amount for services rendered by Network Providers in the BCBSTX BlueChoice® PPO Network, unless otherwise specified in the policy. Services obtained from Out-of-Network Providers (any provider outside the BCBSTX BlueChoice® PPO Network) will be paid at **60%** of the Allowable Amount, unless otherwise specified in the policy. Benefits will be paid up to the maximum for each service, as specified below, regardless of the provider selected.

**AT PHARMACIES CONTRACTING WITH THE PRIME THERAPEUTICS NETWORK:** You must go to a pharmacy contracting with the Prime Therapeutics Network in order to access this program. Present your insurance ID card to the pharmacy to identify yourself as a participant in this Plan. Eligibility status will be online at the pharmacy. You can locate a participating pharmacy by calling **(800) 423-1973** or online at **baylor.myahpcare.com** by clicking on the “Find a Pharmacy” link.

Maximum Benefit		Unlimited	
		Network Provider	Out-of-Network Provider
<b>Deductible</b> (Per Covered Person, Per Policy Year)	<b>\$500 Student</b>	<b>\$1,000 Student</b>	
	<b>\$1,500 Family</b>	<b>\$3,000 Family</b>	
<b>Out-Of-Pocket Maximum</b> (Per Covered Person, Per Policy Year)	<b>\$6,350 Student</b>	<b>\$12,700 Student</b>	
	<b>\$12,700 Family</b>	<b>\$25,400 Family</b>	

**OUT-OF-POCKET MAXIMUM** means the maximum liability that may be incurred by a Covered Person in a benefit period for covered services, under the terms of a coverage plan. Once the Out-of-Pocket Maximum has been satisfied, Covered Expenses will be payable at **100%** for the remainder of the policy year, up to any maximum that may apply. Coinsurance applies to the Out-of-Pocket Maximum.

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

The Network Out-of-Pocket Maximum may be reached by:

- The network Deductible
- Charges for outpatient prescription drugs
- The hospital emergency room Copayment
- The Copayment for Doctor office visits
- The Copayment for Specialist's Office visits
- The payments for which a Covered Person is responsible after benefits have been provided (except for the cost difference between the hospital's rate for a private room and a semi-private room, or any expenses incurred for Covered Expenses rendered by an Out-of-Network Provider other than Emergency Care and Inpatient treatment during the period of time when a Covered Person's condition is serious)

The Out-of-Network Out-of-Pocket Maximum may be reached by:

- The Out-of-Network Deductible
- The hospital emergency room Copayment
- The payments for Covered Services rendered by an Out-of-Network Provider for which a Covered Person is responsible after benefits have been provided (except for the cost difference between the hospital's rate for a private room and a semi-private room)

***Deductible applies unless otherwise noted***

Inpatient	Network Provider	Out-of-Network Provider
<b>Hospital Expenses:</b> Include the daily semi-private room rate; intensive care; general nursing care provided by the hospital; and hospital miscellaneous expenses such as the cost of the operating room, laboratory tests, X-ray examinations, pre-admission testing, anesthesia, drugs (excluding take-home drugs) or medicines, physical therapy, therapeutic services and supplies.	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Surgical Expenses:</b> When multiple surgical procedures are performed during the same operative session, the primary or major procedure is eligible for full Allowable Amount for that procedure.	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Assistant Surgeon</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Anesthetist</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Doctor's Visits</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Routine Well-Baby Care</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Mental Illness/Chemical Dependency</b>	Paid as any other covered Sickness	Paid as any other covered Sickness

Outpatient	Network Provider	Out-of-Network Provider
<b>Surgical Expenses:</b> When multiple surgical procedures are performed during the same operative session, the primary or major procedure is eligible for full allowance for that procedure.	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Day Surgery Miscellaneous:</b> Related to scheduled surgery performed in a hospital, including the cost of the operating room, laboratory tests, X-ray examinations, professional fees, anesthesia, drugs or medicines and supplies.	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Assistant Surgeon</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Anesthetist</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Doctor Office Visit/Consultation</b>  <b>Primary Care Copayment Amount:</b> For office visit/consultation when services rendered by a Family Practitioner, OB/GYN, Pediatrician, Behavioral Health Practitioner, or Internist and Physician Assistant or Advanced Practice Nurse who works under the Supervision of one of these listed physicians.  <b>Specialty Care Copayment Amount:</b> For office visit/consultation when services rendered by a Specialty Care Provider refer to Medical/Surgical Expenses section for more information.	<b>100%</b> of Allowable Amount after  <b>\$35</b> Copayment per visit (Deductible waived)  <b>\$45</b> Copayment per visit (Deductible waived)	<b>60%</b> of Allowable Amount after  <b>\$35</b> Copayment per visit  <b>\$45</b> Copayment per visit
<b>Physical Medicine Services:</b> Physical therapy or chiropractic care – office services. Physical medicine services include, but are not limited to, physical, occupational and manipulative therapy.  <b>Benefit Period Visit Maximum</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
	Benefits for physical medicine services will be limited to 35-visits per Benefit Period.	
<b>Radiation therapy and chemotherapy:</b> Including dialysis and respiratory therapy.	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Emergency Care and Accidental Injury</b>		
<b>Facility Services:</b> (Copayment is waived if the insured is admitted; Inpatient hospital expenses will apply.)	<b>80%</b> of Allowable Amount after <b>\$100</b> Copayment. (Deductible waived)	
<b>Physician Services</b>	<b>80%</b> of Allowable Amount	

Outpatient	Network Provider	Out-of-Network Provider
<b>Non-Emergency Care</b>		
<b>Facility Services:</b> (Copayment is waived if the Insured is admitted; Inpatient hospital expenses will apply).	<b>80%</b> of Allowable Amount after <b>\$100</b> Copayment	<b>60%</b> of Allowable Amount after <b>\$100</b> Copayment
<b>Physician Services</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Urgent Care Services</b>	<b>100%</b> of Allowable Amount after <b>\$50</b> Copayment (Deductible waived)	<b>60%</b> of Allowable Amount after <b>\$50</b> Copayment
<b>Diagnostic X-rays and Laboratory Procedures</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Tests and procedures:</b> Diagnostic services and medical procedures performed by a Doctor, other than Doctor's visits.	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Mental Illness/Chemical Dependency</b>	Paid as any other covered Sickness	Paid as any other covered Sickness
Extended Care Expenses	Network Provider	Out-of-Network Provider
<b>Extended Care Expenses:</b> All services must be pre-authorized	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
Home Health Care	Limited to 60 visit maximum each Benefit Period	
Skilled Nursing	Limited to 25 days maximum each Benefit Period	
Hospice Care	No Benefit Period Visit Maximum	
Private Duty Nursing	Not Covered	
Other	Network Provider	Out-of-Network Provider
<b>Virtual Visits (through MD Live)</b>	<b>\$35</b> Copayment per visit (Deductible waived)	<b>NA</b>
<b>Ground and Air Ambulance Services</b>	<b>80%</b> of Allowable Amount	<b>80%</b> of Allowable Amount
<b>Durable Medical Equipment:</b> When prescribed by a Doctor and a written prescription accompanies the claim when submitted.	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Maternity/Complications of Pregnancy</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Organ and Tissue Transplant Services:</b> The transplant must meet the criteria established by BCBSTX for assessing and performing organ or tissue transplants as set forth in BCBSTX's written medical policies.	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Speech and Hearing Services:</b> Services to restore loss of hearing/speech, or correct an impaired speech or hearing function.	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
Hearing Aids Hearing Aid Maximum	Hearing aids are limited to one hearing aid per ear, per 36-month period.	

Other	Network Provider	Out-of-Network Provider
<b>Dental:</b> Made necessary by Injury to sound, natural teeth only.	<b>80%</b> of Allowable Amount	<b>80%</b> of Allowable Amount
<b>Allergy Testing</b>	<b>80%</b> of Allowable Amount	<b>60%</b> of Allowable Amount
<b>Pediatric Vision, up to age 19:</b> See benefit flier for details.	<b>100%</b> of Allowable Amount	See Fee Schedule
<b>Pediatric Routine Dental Care, up to age 19:</b> See benefit flier for details.	<b>80%</b> of Allowable Amount	<b>80%</b> of Allowable Amount
<b>Pediatric Basic &amp; Major Dental, up to age 19:</b> See benefit flier for details.	<b>50%</b> of Allowable Amount	<b>50%</b> of Allowable Amount
<b>Pediatric Medically Necessary Orthodontia, up to age 19:</b> See benefit flier for details.	<b>50%</b> of Allowable Amount	<b>50%</b> of Allowable Amount
<p><b>Preventative Care Services:</b> Includes but are not limited to:</p> <ul style="list-style-type: none"> <li>a. Evidence-based items or services that have in effect a rating of “A” or “B” in the current recommendations of the United States Preventative Services Task Force (“USPSTF”);</li> <li>b. Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (“CDC”);</li> <li>c. Evidenced-informed preventative care and screenings provided for in the comprehensive guideline supported by the Health Resources and Services Administration (“HRSA”)for infants, child(ren), and adolescents; and</li> <li>d. With respect to women, such additional preventative care and screenings, not described in item “a” above, as provided for in comprehensive guidelines supported by the HRSA.</li> </ul> <p>Preventative care services as mandated by state and federal law are covered. Please refer to the Policy or call Blue Cross and Blue Shield of Texas for more information at <b>(855) 267-0214</b>.</p>	<b>100%</b> of Allowable Amount (Deductible waived)	<b>60%</b> of Allowable Amount

Pharmacy Benefits	Network Provider	Out-of-Network Provider
<b>Retail Pharmacy:</b> (Deductible waived) Benefits include diabetic supplies. Copayment amounts are based on a 30-day supply. With appropriate prescription order, up to a 90-day supply is available at three (3) times the Copayment. Copayment amounts will apply to Out-of-Pocket maximum.	At pharmacies contracting <i>withPrimeTherapeutics</i> <i>Network: 100%</i> of Allowable Amount after a:	When a Covered Person obtains prescription drugs from an Out-of-Network pharmacy, benefits will be provided at <b>60%</b> of the Allowable Amount a Covered Person would have received had he/she obtained drugs from a network pharmacy, minus the Copayment amount or Coinsurance amount.
<b>Generic Drug</b>	<b>\$20</b> Copayment	<b>\$20</b> Copayment
<b>Preferred Brand-name Drug</b>	<b>\$40</b> Copayment*	<b>\$40</b> Copayment*
<b>Non-preferred Brand-name Drug</b>	<b>\$60</b> Copayment*	<b>\$60</b> Copayment*

\*Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.

## Pre-Authorization Notification

BCBSTX should be notified of all hospital confinements prior to admission.

**Pre-authorization Notification of Medical Non-emergency Hospitalizations:** The patient, Doctor or hospital should telephone **(800) 441-9188** at least one (1) business day prior to the planned admission.

- 2) **Pre-authorization Notification of Medical Emergency Hospitalizations:** The patient, patient’s representative, Doctor or hospital should telephone **(800) 441-9188** within two (2) business days of the admission or as soon as reasonably possible to provide the notification of any admission due to medical emergency.

BCBSTX is open for Pre-authorization notification calls from 8 a.m. to 6 p.m. Central time, Monday through Friday.

**IMPORTANT:** Failure to follow the notification procedures will not affect benefits otherwise payable under the Policy; in addition, pre-authorization notification is not a guarantee that benefits will be paid.

The relationship between Blue Cross and Blue Shield of Texas (BCBSTX) and Contracting Pharmacies is that of Independent Contractors, contracted through a related company, Prime Therapeutics, LLC. Prime Therapeutics also administers the pharmacy benefit program. BCBSTX, as well as several other independent Blue Cross Plans, has an ownership interest in Prime Therapeutics.



## Definitions

**Allowable Amount** means the maximum amount determined by Us to be eligible for consideration of payment for a particular service, supply or procedure.

**For hospitals, Doctors and other providers contracting with BCBSTX in Texas or any other Blue Cross and Blue Shield Plan** – The Allowable Amount is based on the terms of the Network Provider contract and the payment methodology in effect on the date of service. The payment methodology used may include diagnosis-related groups (DRGs), fee schedule, package pricing, global pricing, per diems, case-rates, discounts, or other payment methodologies.

**For hospitals, Doctors and other providers not contracting with BCBSTX in Texas or any other Blue Cross and Blue Shield Plan outside of Texas (non-contracting Allowable Amount)** – The Allowable Amount will be the lesser of:

- I. The provider's billed charges, or;
- II. The BCBSTX non-contracting Allowable Amount. Except as otherwise provided in this section, the non-contracting Allowable Amount is developed from base Medicare participating reimbursements adjusted by a predetermined factor established by BCBSTX. Such factor shall be not less than **75 percent** and will exclude any Medicare adjustment(s) which is/are based on information on the claim.

Notwithstanding the preceding sentence, the non-contracting Allowable Amount for home health care is developed from base Medicare national per-visit amounts for low utilization payment adjustment, or LUPA, episodes by home health discipline type adjusted for duration and adjusted by a predetermined factor established by Us. Such factor shall be not less than **75 percent** and shall be updated on a periodic basis. When a Medicare reimbursement rate is not available or is unable to be determined based on the information submitted on the claim, the Allowable Amount for non-contracting providers will represent an average contract rate in aggregate for network providers adjusted by a predetermined factor established by Us. Such factor shall be not less than **75 percent** and shall be updated not less than every two years.

We will utilize the same claim processing rules and/or edits that We utilize in processing Network Provider claims for processing claims submitted by non-contracted providers, which may also alter the Allowable Amount for a particular service. In the event we do not have any claim edits or rules, We may utilize the Medicare claim rules or edits that are used by Medicare in processing the claims. The Allowable Amount will not include any additional payments that may be permitted under the Medicare laws or regulations which are not directly attributable to a specific claim, including, but not limited to, disproportionate share and graduate medical education payments.

Any change to the Medicare reimbursement amount will be implemented by Us within ninety (90) days after the effective date that such change is implemented by the Centers for Medicare and Medicaid Services, or its successor.

**For multiple surgeries** - The Allowable Amount for all surgical procedures performed on the same patient on the same day will be the amount for the single procedure with the highest Allowable Amount plus a determined percentage of the Allowable Amount for each of the other covered procedures performed.

**For prescription drugs as applied to Network Provider and Out-of-Network Provider pharmacies** - The Allowable Amount for pharmacies that are Network Providers will be based on the provisions of the contract between BCBSTX and the pharmacy in effect on the date of service. The Allowable Amount for pharmacies that are not Network Providers will be based on the Average Wholesale Price.

**Benefit Period** means the period of time starting with the effective date of this policy through the termination date as shown on the face page of the policy. The Benefit Period is as agreed to by the policyholder and the Insurer.

**Coinsurance** means a percentage of an eligible expense that the Covered Person is required to pay toward a Covered Expense.

**Company** means Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (also referred to herein as "BCBSTX").

**Copayment** means a fixed dollar amount that the Covered Person must pay before benefits are payable under the policy.

**Covered Expenses** means expenses actually incurred by or on behalf of a Covered Person for treatment, services and supplies not excluded or limited by the policy. Coverage under the policy must remain continuously in force from the date of the accident or Sickness until the date treatment, services or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date such treatment, service or supply that gave rise to the expense or the charge was rendered or obtained.

**Covered Person** means any eligible student or an eligible dependent who applies for coverage, and for whom the required premium is paid to the Company.

**Deductible** means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Covered Person on a policy term basis before benefits are payable under the policy.

**Dependent** means an Insured's lawful spouse; or an Insured's child, stepchild, foster child, dependent grandchild or spouse's dependent grandchild; or a child who is adopted by the Insured or placed for adoption with the Insured, or for whom the Insured is a party in a suit for the adoption of the child; or a child whom the Insured is required to insure under a medical support order issued or enforceable by the courts. Any such child must be under age 26.

**Doctor** means a Doctor licensed to practice medicine. It also means any other practitioner of the healing arts who is licensed or certified by the state in which his or her services are rendered and acting within the scope of that license or certificate. It will not include a Covered Person or a member of the Covered Person's immediate family or household.

**Emergency Care** means health care services provided in a hospital emergency facility (emergency room) or comparable facility to evaluate and stabilize medical conditions of recent onset and severity, including, but not limited to, severe pain, that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that the person's condition, Sickness, or Injury is of such a nature that failure to get immediate care could result in:

- Placing the patient's health in serious jeopardy;
- Serious impairment of bodily functions;
- Serious dysfunction of any bodily organ or part;
- Serious disfigurement ;or
- In the case of a pregnant woman, serious jeopardy to the health of the fetus.

**Emergency Services** means, with respect to an emergency medical condition, a medical screening examination that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate such emergency medical condition, and, within the capabilities of the staff and facilities available at the hospital, such further medical examination and treatment as are required to stabilize the patient.

**Injury** means accidental bodily harm sustained by a Covered Person that results directly and independently from all other causes from a covered accident. The Injury must be caused solely through external, violent and accidental means. All injuries sustained by one person in any one accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

**Inpatient** means that a Covered Person is a registered bed patient and is treated as such in a health care facility.

**Insured** means a person in a Class of Eligible Persons who enrolls for coverage and for whom the required premium is paid, making insurance in effect for that person. An Insured is not a dependent covered under the policy.

**Interscholastic Activities** means playing, participating and/or traveling to or from an interscholastic, intercollegiate, club sports, professional, or semi-professional sport, contest or competition, including practice or conditioning for such activity.

**Medically Necessary** means those services or supplies covered under the plan that are:

- Essential to, consistent with, and provided for in the diagnosis or in the direct care and treatment of the condition, Sickness, disease, Injury, or bodily malfunction; and
- Provided in accordance with, and are consistent with, generally accepted standards of medical practice in the United States; and
- Not primarily for the convenience of the Insured, his physician, behavioral health practitioner, the hospital, or other provider; and
- The most economical supplies or levels of service that are appropriate for the safe and effective treatment of the Insured. When applied to hospitalization, this further means that the Insured requires acute care as a bed patient due to the nature of the services provided or the Insured's condition, and the Insured cannot receive safe or adequate care as an outpatient.

The medical staff of BCBSTX shall determine whether a service or supply is Medically Necessary under the Plan and will consider the views of the state and national medical communities; the guidelines and practices of Medicare, Medicaid, or other government-financed programs; and peer-reviewed literature. Although a physician, behavioral health practitioner or professional other provider may have prescribed treatment, such treatment may not be Medically Necessary within this definition.

**Network Provider** means a hospital, Doctor or other provider who has entered into an agreement with BCBSTX (and, in some instances, with other participating Blue Cross and/or Blue Shield Plans) to participate as a managed care provider.

**Out-of-Network Provider** means a hospital, Doctor or other provider who has not entered into an agreement with BCBSTX (or other participating Blue Cross and/or Blue Shield Plan) as a managed care provider.

**Outpatient** means that a Covered Person is receiving treatment while not an Inpatient. Services considered Outpatient include, but are not limited to, services in an emergency room regardless of whether a Covered Person is subsequently registered as an Inpatient in a health care facility.

**Out-of-Pocket Maximum** means the maximum liability that may be incurred by a Covered Person in a Benefit Period before benefits are payable at 100 percent of the Allowable Amount.

**Pre-authorization** means the process that determines in advance the Medical Necessity or experimental, investigational and/or unproven nature of certain care and services under this Policy.

**Qualifying Intercollegiate Sport** means a sport: a.) which has been accorded varsity status by the Institution as an NCAA sport; and (b.) which is administered by such Institution's department of intercollegiate athletics; and (c.) for which the eligibility of the participating student athlete is reviewed and certified in accordance with NCAA legislation, rules, or regulations; and (d.) which entitles qualified participants to receive the Institution's official awards.

**Sickness** means an illness, disease or condition causing a Covered Person to incur medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness.

**Virtual Visits** mean services provided for the treatment of non-emergency medical and behavioral health conditions as described under the Policy.

**We, Our, Us** means Blue Cross and Blue Shield of Texas or its authorized agent.

## Exclusions and Limitations

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Except as specified in this policy, coverage is not provided for loss or charges incurred by or resulting from:

1. Charges that are not Medically Necessary or are in excess of the Allowable Amount;
2. Services that are provided, normally without charge, by the Student Health Center, infirmary or hospital, or by any person employed by the University;
3. Acupuncture procedures;
4. Biofeedback procedures, except as needed to treat acquired brain injuries;
5. Breast augmentation or reduction;
6. Routine circumcision, unless the procedure is Medically Necessary for treatment of a sickness, disease or functional congenital disorder not excluded hereunder or as may be necessitated due to an accident or except for covered infants within 28 days of birth;
7. Non-malignant warts;
8. Moles;
9. Lesions;
10. Testing or treatment for sleep disorders;
11. Any charges for surgery, procedures, treatment, facilities, supplies, devices, or drugs that We determine are experimental or investigational;
12. Expenses incurred for Injury or Sickness arising out of, or in the course of, a Covered Person's employment, regardless of whether the benefits are, or could be, paid or payable under any worker's compensation or occupational disease law or act, or similar legislation;
13. Treatment, services or supplies in a Veteran's Administration facility or a hospital owned or operated by a national government or its agencies, unless there is a legal obligation for the Covered Person to pay for the treatment;
14. Expenses in connection with services and prescriptions for, eyeglasses or contact lenses, or the fitting of eyeglasses or contact lenses; radial keratotomy; or laser surgery for vision correction or the treatment of visual defects or problems, except for pediatric vision;
15. Sinus or other nasal surgery, including correction of a deviated septum by submucous resection and/or other surgical correction, except for a covered Injury;
16. Expenses in connection with cosmetic treatment or cosmetic surgery, except as a result of:
  - A covered Injury that occurred while the Covered Person was insured;
  - An infection or other diseases of the involved part; or
  - A covered child's congenital defect or anomaly;

17. Injuries arising from Interscholastic Activities and Qualifying Intercollegiate Sports;
18. Riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial scheduled airline;
19. War, or any act of war, whether declared or undeclared or while in service in the active or reserve Armed Forces of any country or international authority;
20. Elective abortion, including related services and supplies, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
21. Any expenses incurred in connection with sterilization reversal, vasectomy reversal;
22. In-vitro fertilization;
23. Promotion of fertility through extra-coital reproductive technologies including, but not limited to, artificial insemination, intrauterine insemination, super ovulation uterine capacitation enhancement, direct intra-peritoneal insemination, trans-uterine tubal insemination, gamete intra-fallopian transfer, pronuclear oocyte stage transfer, zygoteintra-fallopian transfer, and tubal embryo transfer;
24. Donor expenses for a Covered Person in connection with an organ and tissue transplant if the recipient is not covered under this Policy;
25. Expenses incurred for dental care or treatment of the teeth, gums or structures directly supporting the teeth, including surgical extractions of teeth. This exclusion does not apply to the repair of Injuries to sound natural teeth caused by a covered Injury;
26. Foot care, including: flat-foot conditions, subluxations, care of corns, bunions (except: capsular or bone surgery), calluses, toenails, fallen arches, weak feet, foot strain, and symptomatic complaints of the feet, except those related to diabetic care, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency;
27. Hirsutism;
28. Alopecia;
29. Gynecomastia;
30. Weight management, weight reduction, or treatment for obesity including any condition resulting there from, including hernia of any kind;
31. Surgery for the removal of excess skin or fat;
32. Nutrition programs, except as related to treatment for diabetes;
33. Custodial care;
34. Long-term care service;
35. Bariatric surgery;

36. Private duty nursing services, except for covered extended care expenses;
37. Weight loss programs;
38. Prescription drug coverage is not provided for:
  - a. Refills in excess of the number specified or dispensed after one (1) year from the date of the prescription; basis;
  - b. Administration of insulin, or non-medical substances regardless of their intended use; for hair growth, anabolic steroids for body building, anorectics for weight control, etc;
  - c. Drugs labeled "Caution- limited by federal law to investigational use" or experimental drugs;
  - d. Immunizing agents, biological sera, blood or blood products administered on an Outpatient basis, except as specifically provided in this Policy;
  - e. Any devices, appliances, support garments, hypodermic needles except as used in the administration of insulin, or non-medical substances regardless of their intended use;
  - f. Drugs used for cosmetic purposes, including but not limited to Retin-A for wrinkles, Rogaine for hair growth, anabolic steroids for body building, anorectics for weight control; etc;
  - g. Fertility agents or sexual enhancement drugs, medications or supplies for the treatment of impotence and/or sexual dysfunction, including but not limited to: Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, Viagra, Cialis, or Levitra;
  - h. Lost or stolen prescriptions;
  - i. Drugs prescribed and dispensed for the treatment of obesity or for use in any program of weight reduction, weight loss, or dietary control;
  - j. Non-sedating antihistamines drugs and combination medications containing a non-sedating antihistamine decongestant;
  - k. Non-commercially available compounded medications, regardless of whether or not one or more ingredients in the compound requires a Prescription Order. (Non-commercially available compounded medications are those made by mixing or reconstituting ingredients in a manner or ratio that is inconsistent with the United States Food and Drug Administration-approved indications provided by the ingredients' manufacturers);
  - l. Brand Name proton pump inhibitors;
  - m. Drugs which are not approved by the U.S. Food and Drug Administration (FDA) for a particular use or purpose or when used for a purpose other than the purpose, for which the FDA approval is given, except as required by law or regulation.



## Academic Emergency Services\*

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To ensure immediate access to assistance if you experience a crisis while traveling over 100 miles from home, or outside your home country, Academic HealthPlans has included Academic Emergency Services (AES) benefits in your student health plan coverage. AES offers a wide range of services and benefits to provide everything you need to prepare for your international experience, as well as get the help or information you need in a crisis, no matter how large or small.

The following services and benefits are available to you 24 hours a day, 7 days a week:

**Medical Assistance:** Pre-travel information; physician referrals; medical monitoring to ensure adequate care; 24/7 Nurse Help Line; prescription assistance or medicine dispatch.

**Emergency Medical Evacuation and Repatriation:** Unlimited benefit for evacuation from inadequate facility to a higher level of care facility, repatriation home for continued care if medically necessary, or recovery and repatriation of deceased remains.

**Accidental Death and Dismemberment:** \$25,000 benefit

**Emergency Family Assistance:** Benefits for visit of a family member or friend if hospitalized for 3 or more days, return of children if left unattended, bereavement reunion, emergency return home in the event a participant's family member suffers life threatening illness or death and return of participant's personal belongings in the event of evacuation or death.

**Travel, Legal and Security Assistance:** Pre-travel destination information or security advice; assistance locating lost luggage; passport replacement assistance; emergency travel arrangements; translation assistance; interpreter referral; legal consultation and referral; emergency message forwarding.

**Preparing for your time away from home is easy;**

**simply visit the Academic Emergency Services portal:**

[aes.myahpcare.com](http://aes.myahpcare.com)

**To obtain additional pre-travel information or advice, or in the event of a medical, travel or security crisis, call Academic Emergency Services immediately.**

**(855) 873-3555** call toll free from the US

**+1 (410) 453-6354** call collect from anywhere

**Email:** [assistance@ahpcare.com](mailto:assistance@ahpcare.com)

This provides you with a brief outline of the services available to you. Terms, conditions, limitations and exclusions apply. All services must be arranged and paid for through the AES service provider. There is no claim process for reimbursement of self-paid expenses unless specifically described in the service plan.

*\* 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.*

## BlueCard®

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Like all Blue Cross and Blue Shield Licensees, We participate in a program called “BlueCard.” Whenever the Covered Person accesses health care services outside Our service area, the claims for those services may be processed through BlueCard and presented to Us for payment in conformity with network access rules of the BlueCard Policies then in effect (“Policies”). Under BlueCard, when Covered Persons incur Covered Expenses within the geographic area served by an onsite Blue Cross and/or Blue Shield Licensee (“Host Blue”), We will remain responsible to the Covered Person for fulfilling the Policy’s contract obligations. The Host Blue will only be responsible, in accordance with applicable BlueCard Policies, if any, for providing such services as contracting with its participating Providers and handling all interactions with its participating Providers.

## Summary of Benefits and Coverage

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The Affordable Care Act requires all health insurers to provide consumers with a Summary of Benefits and Coverage (SBC). The SBC is a description of the benefits and health coverage offered by a particular health plan. The SBC is intended to provide clear, consistent descriptions that may make it easier for people to understand their health insurance coverage.

The items in the SBC just represent an overview of coverage; they are not an exhaustive list of what is covered or excluded. The full terms of coverage are located in your insurance Policy. To obtain an SBC for your Policy, please go to **baylor.myahpcare.com**.

## BCBSTX Online Resources

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BCBSTX members have online access to claims status, Explanations of Benefits, ID cards, Network Providers, correspondence and coverage information by logging in to **Blue Access for MembersSM (BAM)**. Visit **BCBSTX.com** and click on the “Log in” tab. Follow the simple, onscreen directions to establish an online account in minutes.

**BAM** has been enhanced to include BAM Mobile, a self-service tool that provides a quick and easy way to view any email notifications We may have sent. In Message Center, notifications are securely sent directly to the Insured student’s email address. If the Insured student prefers to receive paper copies, he or she may opt out of electronic delivery by going into “My Email Preferences” and making the change there.

Please go to **baylor.myahpcare.com** for additional premium and benefit information.

## Claims Procedure

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In the event of Injury or Sickness, the student should:

- 1) Report to the Student Health Center for treatment, or, when not in school, to his/her Doctor or hospital. Insureds should go to a Network Doctor or hospital for treatment, if possible.

**IN AN EMERGENCY, REPORT DIRECTLY TO THE NEAREST EMERGENCY ROOM FOR TREATMENT.**

- 2) Mail to the address below all prescription drug receipts (for providers outside of the BUHC pharmacy and for providers outside of those contracting with Prime Therapeutics), medical and hospital bills, along with patient's name and Insured student's name, address, Social Security Number, BCBSTX member ID number, and name of the University under which the student is Insured.
- 3) File claims within 30 days of Injury or first treatment for a Sickness. Bills should be received by the Company within 90 days of service. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.

**The Plan is underwritten by:**  
Blue Cross and Blue Shield of Texas

**Submit all claims or inquiries to:**  
Blue Cross and Blue Shield of Texas  
P.O. Box 660044  
Dallas, TX 75266-0044

BCBSTX Customer Service: **(855) 267-0214**  
Medical Providers: Call **(800) 451-0287**  
All Others: Call **(855) 357- 0246**

**Plan is administered by:**  
Academic HealthPlans, Inc.  
P.O. Box 1605  
Colleyville, TX 76034-1605

**Fax (855) 858-1964**

For more information  
**[baylor.myahpcare.com](http://baylor.myahpcare.com)**

## Important Notice

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The information in this brochure provided a brief description of the important features of the insurance plan. It is not a contract of insurance. The Master Policy on file at the University contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in this brochure. The Master Policy is the contract and will govern and control the payment of benefits. The terms and conditions of coverage are set forth in the Policy issued in the state in which the Policy was delivered. Complete details may be found in the Policy on file at your school's office. The Policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.

**See the Policy on file with your school for more information.**