

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.

Compare the facts	AcademicBlue Student Health Plans	Your Plan (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 2018-2019 Student Health Insurance Plan

Benefit Highlight Summary*	AcademicBlue Student Health Plan	Your Plan (Other Coverage – Employer, Dependent, Marketplace)
	In Network	In Network
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)	
Annual Premiums	\$1,732	

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, 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 an independent company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Oklahoma.