

Western Illinois University offers **AcademicBlue**, a student health insurance plan from Blue Cross and Blue Shield of Illinois, 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.**

Blue Cross and Blue Shield of Illinois complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To get help and information in your language at no cost, please call us at 855-710-6984.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-710-6984 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 855-710-6984 (TTY: 711).

For the full list of languages, see your specific school brochure.

# Western Illinois University

## 2020-2021 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>
<b>Student Health Center</b>	100%	
<b>Coinsurance Level</b>	80%	
<b>Deductible per Individual</b>	\$500	
<b>Individual Out-of-Pocket Maximum</b>	\$7,200	
<b>Inpatient Hospital Expenses</b>	80%	
<b>Outpatient Hospital Expenses</b>	80%	
<b>Emergency Room</b>	80% after applicable copayment	
<b>Emergency Room Copay**</b>	\$300	
<b>Office Visit Primary Copay</b>	100% after applicable copayment of \$25	
<b>Office Visit Specialist Copay</b>	100% after applicable copayment of \$25	
<b>Preventative Care Services</b>	100%	
<b>Prescription Drug</b>	100% after applicable copayment	
<b>Generic Drug Copay</b>	\$30	
<b>Preferred Brand Copay</b>	\$60***	
<b>Non-Preferred Brand Copay</b>	\$80***	
<b>Annual Premiums****</b>	<b>\$1,590</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 Illinois (BCBSIL) 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 Western Illinois University

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

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

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

\*\*\*\* A \$18 AES and \$104 University Administrative fee is included.

For more information, go to [wiu.myahpcare.com](http://wiu.myahpcare.com).