

2022-2023 East Central University International Students Student Health Insurance Plan

Underwritten by Blue Cross and Blue Shield of Oklahoma (BCBSOK)

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

- Affordable, quality coverage compatible with the Affordable Care Act
- Academic Emergency Services (AES)*
- Covers you at school, at home and while traveling abroad
- Access to a broad Participating Provider Option (PPO) Network BCBSOK Blue Preferred
- Access to multilingual 24/7 Nurseline
- Discounts on vision, fitness and much more

Who can enroll?

The East Central University requires health insurance coverage for all international students or provide proof of comparable coverage.

The premium for East Central University Student Health Insurance Plan (SHIP) will automatically be charged, per semester, to each student's account. If students have insurance coverage comparable to East Central University SHIP, a waiver may be submitted online by the published deadline(s) at ecok.myahpcare.com.

For dates and rates specific to East Central University campus, please visit our website at ecok.myahpcare.com.

How do I waive?

To waive the student health insurance plan, you must complete the online waiver by the deadline. If you do not waive coverage by the deadline, the premium will be charged to your student account. No changes will be made to a student's account after the waiver deadline.

You get online access to:

- View and download complete plan description
- Find provider and pharmacy information
- Download eligibility/enrollment information
- Download a temporary ID card
- Customer service, claims and benefit information



For additional information, go to
ecok.myahpcare.com.

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

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.

East Central University 2022-2023 Plan Highlights ^{1,2}

Benefit Maximum & Deductibles

	Network Provider	Out-of-Network Provider
Benefit Maximum	Unlimited	
Deductible (Individual)	\$250	
Out-of-Pocket Maximum (Individual) *	\$6,600	
Student Health Services	At the Memorial Student Union, the deductible will be waived and benefits will be paid at 100% of covered expenses.	

Benefit Coverage

<i>Deductible applies unless noted below:</i>	Network Provider	Out-of-Network Provider
Hospital Expenses	80%	60%
Surgical Expenses	80%	60%
Doctor's Visits	100% after a \$30 Copayment	60%
Emergency Care and Accidental Injury	80% after a \$50 copayment	
Facility Services – Copayment is waived if the insured is admitted, inpatient hospital expenses will apply		
Physician Services	80%	
Urgent Care Services	80%	60%
Diagnostic X-Rays & Laboratory Procedures (deductible waived)	80%	60%
Prescription Drugs Per 30-day Retail Supply (deductible waived) **Copayment plus the cost difference between the brand-name drug or supplies per prescription for which there is a generic drug or supply available.	At pharmacies contracting with Prime Therapeutics ³ , 100% after: <ul style="list-style-type: none"> \$15 copayment for each generic drug \$60 copayment for each brand-name drug** \$60 copayment for non-preferred brand-name drug** \$60 copayment for preferred specialty drug** 	60% <ul style="list-style-type: none"> \$15 copayment for each generic drug \$30 copayment for each brand-name drug** \$60 copayment for non-preferred brand-name drug** <p>Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.</p>
Preventive Care Services	100% (deductible waived)	60%

*For Out-of-Network benefits, refer to your school's policy.

Deadlines, Coverage Periods and Premium Costs***

	Fall	Spring/Summer
Waiver Deadline	08/19/2022	01/13/2023
Dates Covered	8/01/2022 - 12/31/2022	1/01/2023 - 7/31/2023
Student Rate	\$694	\$694

***A \$24.00 AES fee is included in the Premium for Fall and Spring/Summer. A \$15.00 Administration fee is included in the Premium for Fall and Spring/Summer.

1 This document is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations and exclusions as described in the Policy. The PPO network is BCBSOK Blue Preferred (PPO) Network.

2 Covered charges at in-network and out-of-network providers are based on the allowable amount. For more information, please see your School Policy.

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

Blue Cross and Blue Shield of Oklahoma 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).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 855-710-6984 (TTY: 711).

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