



BlueCross BlueShield of Alabama

Important: It's time to review your Blue Cross and Blue Shield of Alabama student health coverage for the 2024/2025 school year. Some of your costs and coverage may have changed from the previous year, so please review your benefits carefully.

We are excited to continue providing your student health benefits for this school year. We're here to help you get the most from your healthcare plan benefits.

Why am I getting this letter?

Your health coverage is still being offered for the 2024/2025 school year, but some details may have changed. Please review the changes below to ensure you are aware of your 2024/2025 plan benefits.

Important: This isn't an Exchange plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs (like deductibles, copayments, and coinsurance). To see if you qualify for these savings and to enroll in an Exchange plan, visit [HealthCare.gov](https://www.healthcare.gov).

Changes you'll see to your plan for the 2024/2025 school year:

Your new premium

- Your monthly premium for the 2023/2024 school year was based on your enrollment information at that time. Please be aware that your premium may have changed for the 2024/2025 school year.
- **For the 2024/2025 school year beginning in August, please contact your university for details regarding the applicable monthly premium based on your current enrollment information.**

Other Changes

- Removal of the Skilled Nursing Facility Benefit as a result of the Mental Health Parity Review.
- Beginning the 2024/2025 school year, your dependents can now remain on your plan until the end of the school plan year following their 26th birthday.
- ABA Therapy will require a precertification; refer to your plan materials for information.
- Residential treatment facilities are excluded by the Plan.
- You can view details about your plan at myahpcare.com. There you will find your Summary of Benefits and Coverage along with other important plan information.

We're here to help

- Call Blue Cross and Blue Shield of Alabama at **1-866-346-4585** or visit **AlabamaBlue.com**.
- Visit [HealthCare.gov](https://www.healthcare.gov), or call 1-800-318-2596 (TTY: 1-855-889-4325) to learn more about the Exchange and to see if you qualify for lower costs.
- Call **1-866-346-4585** for a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.