



Kansas College of Osteopathic Medicine

Student Health Insurance Plan (SHIP) 2023-2024

Questions

Eligibility & Enrollment

Academic HealthPlans, Inc
(800) 955-1991

Benefits

Aetna Customer Service
(877) 626-2308

Insurance ID Card

Download your ID card from
aetnastudenthealth.com.

Carry your ID card with you at all times!

Getting Care

To find a provider in the Aetna
Open Choice PPO Network, visit
aetnastudenthealth.com or call
(877) 626-2308.

Prescription Drugs

Always use an Aetna pharmacy.
To locate a pharmacy, visit
aetnastudenthealth.com
or call (877) 626-2308.

Coinurance is the cost sharing
between what the insurance pays and
what you pay. This insurance plan pays
80% of the Negotiated Charge (NC)
when you use **Aetna Open Choice PPO**
providers, and 60% of the Recognized
Charge when you use Non-Preferred
Providers, after Deductible.

More Information

For more information, please visit
kansascom.mycare26.com

Eligibility

Kansas College of Osteopathic Medicine requires that all registered degree-seeking students carry a specific level of health insurance. Students who have comparable coverage, meeting all KansasCOM requirements, may waive coverage during the open waiver period at the beginning of the fall semester. All other students will be required to enroll in the plan.

The student must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

There is no coverage for dependents available under this policy.

RATES & IMPORTANT DATES

RATES INCLUDE INSURANCE PREMIUM AND ADMINISTRATIVE FEES.

	STUDENT
Annual 07/25/2023 to 07/31/2024	\$3,891

Aetna Network

This plan utilizes the **Aetna Open Choice PPO** Network. To learn more about the network or to find a provider, view the Aetna DocFind® online provider directory by visiting aetna.com/docfind/custom/studenthealth.

Coinurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 80% of the Negotiated Charge (NC) when you use **Aetna Open Choice PPO** providers, and 60% of the Recognized Charge when you use Non-Preferred Providers, after Deductible.

If there are any discrepancies between this document and the Plan Design and Benefits Summary, the Plan Design and Benefits Summary will govern.

BENEFITS

	AETNA OPEN CHOICE PPO PREFERRED PROVIDER YOU WILL PAY	NON-PREFERRED PROVIDER YOU WILL PAY AT LEAST ¹
Deductible	\$250 per Policy Year	\$500 per Policy Year
Office Visit	20%, after \$25 Copay per visit	40%
Urgent Care	20%	40%
Emergency Room	20%, after \$200 Copay per visit (Copay waived if admitted)	20%, after \$200 Copay per visit (Copay waived if admitted)
Prescription Drugs ²	\$15 Copay Generic \$35 Copay Preferred Brand \$60 Copay Non-Preferred Brand & Specialty	30%, after \$15 Copay Generic \$35 Copay Preferred Brand \$60 Copay Non-Preferred Brand & Specialty
Out-of-Pocket Maximum	\$8,700 per Policy Year	\$17,400 per Policy Year

¹ Using Out-of-Network providers may cost you more money! Coinsurance is payable for Recognized Charge, the normal cost the provider would charge for services in the absence of insurance. Some Out-of-Network providers charge more than Recognized Charge and you will be responsible for these excess amounts over the listed Coinsurance.

² For prescriptions filled at an Out-of-Network pharmacy, you must pay for the prescription in full and submit a claim for reimbursement.

What's Included?

- Access to 24-hour Medical and Mental Health Telemedicine Services
- Coverage when traveling
- Academic Emergency Services*

*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, Inc. (AHP).

This document contains a summary of your school's Student Health Insurance Plan benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved Plan Design and Benefits Summary. The final Plan Design and Benefits Summary may be pending approval by applicable federal and state regulatory authorities. The final approved Plan Design and Benefits Summary is accessible upon approval at kansascom.mycare26.com

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the Student Health Insurance Plan.