Auburn University at Montgomery - Domestic Plan

Student Health Insurance Plan 2024-2025



Eligibility

All fulltime domestic students enrolled, as well as co-op students enrolled on a full-time basis, are eligible to enroll in this insurance plan on a voluntary basis. On-line credits count toward the minimum hours, but may not exceed 50% of hours required for eligibility.

What's Included?

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

More Information

For full details of participation in the health plan, please view the complete brochure online at: aum.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To access your ID card, please visit aum.myahpcare.com/additionalresources

This 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 Benefit Booklet. The provider network is BlueCard® PPO.



Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

*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), a Risk Strategies Company.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at aum.myahpcare.com.

Benefits

Deductible applies unless otherwise stated below

| | IN-NETWORK PROVIDER Payments are based on the | OUT-OF-NETWORK PROVIDER Payments are based on the | |
|---|---|---|--|
| Deductible Per Insured Person, per Plan Coverage Period | Allowed Amount \$250 | Allowed Amount \$500 | |
| Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year | \$7,150 | L50 Unlimited | |
| Family Out-of-Pocket Maximum For all Insureds in a Family, per Policy Year | \$14,300 | Unlimited | |
| Inpatient Hospital & Residential Treatment Facilities Precertification Required | 80% after \$250 Copay | 80% after \$250 Copay In Alabama: Covered only for medical emergency services and accidental injury | |
| Student Health Center Services- Warhawk Health Services No benefits will be paid without a referral from Warhawk Health Services for outpatient treatment received from a provider other than the Student Health Center No referral is required from the Student Health Center for certain services, for more information, please visit aum.myahpcare.com Student Health Center will offer service to eligible dependents 13 years and over | 100%, after \$25 office visit Copay, no deductible; any other medical service available and rendered at Warhawk Health Services - 100%, no Copay or deductible Services for certain allergy injections, B12 injections and certain therapeutic services - 100%, no Copay or deductible | Not Covered | |
| Outpatient Surgery Including Ambulatory Surgical Centers | 80% | 60% In Alabama: Not Covered | |
| Inpatient Physician Visits & Consultations | 80% | 60% In Alabama: 50% | |
| Chemotherapy, Diagnostic Lab, Dialysis & IV, Pathology, Radiation Therapy and X-ray | 80% | 60% In Alabama: 50% | |
| Emergency Room (Medical Emergency) | 80% after \$100 Copay (Copay waived if admitted) | 80% after \$100 Copay (Copay waived if admitted) | |
| Prescription Drugs The retail pharmacy network for the plan is Prime Participating Retail Network Student Health Center-Warhawk Health Services does not have an on-site pharmacy For more information, please visit aum.myahpcare.com | 100%, after the following Copays, no deductible Tier 1 & 2: \$20 Copay Tier 3: \$60 Copay Tier 4: \$90 Copay Tier 5: \$60 Copay Tier 6: \$90 Copay | Not covered | |
| Preventive Care For more information, please visit AlabamaBlue.com/PreventiveServices | 100% (No Deductible) | Not covered | |

| Coverage Periods | ANNUAL 08/16/2024 - 08/15/2025 | FALL 08/16/2024 - 01/07/2025 | SPRING 01/08/2025 - 05/31/2025 | SUMMER 06/01/2025 - 08/15/2025 |
|----------------------|-----------------------------------|---------------------------------|-----------------------------------|-----------------------------------|
| Enrollment Periods | 07/18/2024 - 10/15/2024 | 07/18/2024 - 10/15/2024 | 12/08/2024 - 03/08/2025 | 05/01/2025 - 07/01/2025 |
| Student | \$1,792.15 | \$711.95 | \$707.04 | \$373.16 |
| Spouse | \$1,792.15 | \$711.95 | \$707.04 | \$373.16 |
| One Child | \$1,792.15 | \$711.95 | \$707.04 | \$373.16 |
| Two or More Children | \$3,584.30 | \$1,423.90 | \$1,414.08 | \$746.32 |

Rates & Coverage Periods

To view all enrollment and coverage periods available, please visit aum.myahpcare.com.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of Blue Cross and Blue Shield of Alabama.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association: made available in cooperation with Blue Cross and Blue Shield of Alabama. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 54.1201.