

Auburn University at Montgomery - International Students and Scholars

Student Health Insurance Plan 2024-2025



Eligibility

All non-immigrant students and scholars and their Dependents in F and J status who are attending or participating in a program at Auburn University at Montgomery and J scholars employed by AUM but not eligible for AUM BCBS are automatically enrolled in this insurance plan on a mandatory basis. Student on OPT are eligible to enroll by contacting the Office of Global Initiatives.

Online credits count toward the minimum hours, but may not exceed 50% of hours required for eligibility. Dependents can be voluntarily enrolled in the primary account holder's plan. Waiver for participation may be granted at the discretion of the administrator for students who are already covered under certain government or embassy sponsored plans.

What's Included?

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



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.

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**.

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Benefits

Deductible applies unless otherwise stated below

	IN-NETWORK PROVIDER Payments are based on the Allowed Amount	OUT-OF-NETWORK PROVIDER Payments are based on the Allowed Amount
Deductible Per Insured Person, per Plan Coverage Period	\$250	\$500
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$7,150	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

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Rates & Coverage Periods

Coverage Periods	EARLY FALL 07/16/2024 - 01/07/2025	FALL 08/16/2024 - 01/07/2025	EARLY SPRING 12/09/2024 - 05/31/2025	SPRING 01/08/2025 - 05/31/2025	SUMMER 06/01/2025 - 08/15/2025
Enrollment Periods	07/18/2024 - 08/15/2024	07/18/2024 - 10/15/2024	11/09/2024 - 01/07/2025	12/08/2024 - 03/08/2025	05/01/2024 - 07/01/2025
Student	\$864.16	\$711.95	\$854.34	\$707.04	\$373.16
Spouse	\$864.16	\$711.95	\$854.34	\$707.04	\$373.16
One Child	\$864.16	\$711.95	\$854.34	\$707.04	\$373.16
Two or More Children	\$1,728.32	\$1,423.90	\$1,423.90	\$1,708.68	\$746.32

*Please visit the website for the dates and rates related to ESL.

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.