

Auburn University - 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, and J scholars employed by AU but not eligible for AU Blue Cross and Blue Shield of Alabama insurance, are automatically enrolled in this insurance plan on a mandatory basis. Optional Practical Training (OPT) are eligible to enroll by contacting the Office of Insurance. Online credits count toward the minimum hours, but may not exceed 50% of hours required for eligibility.

Dependents will be automatically enrolled in the health plan concurrently with the insured student and/or upon arrival to the United States. 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*



BlueCross BlueShield
of Alabama

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 auburn.myahpcare.com.

More Information

For full details of participation in the health plan, please view the complete brochure online at: auburn.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 auburn.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 Clinic Services- AUMC (Auburn University Medical Clinic) No benefits will be paid without a referral from AUMC for outpatient treatment received from a provider other than the Student Health Clinic No referral is required from the Student Health Clinic for certain services, for more information please visit auburn.myahpcare.com Student Health Clinic 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 AUMC - 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 Clinics	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 Other benefits available at Prime Participating Pharmacies - for more information, please visit auburn.myahpcare.com	Student Health Clinic-AUMC (Auburn University Medical Clinic): 100%, after the following Copays, no deductible Tier 1 & 2: \$10 Copay Tier 3: \$45 Copay Tier 4: \$75 Copay Tier 5: \$45 Copay Tier 6: \$75 Copay	Not covered
Preventive Care For more information, please visit AlabamaBlue.com/PreventiveServices	100% (No Copay or Deductible)	Not covered

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Rates & Coverage Periods

Coverage Periods	EARLY FALL 07/16/2024 - 02/15/2025	FALL 08/16/2024 - 02/15/2025	EARLY SPRING 12/15/2024 - 08/15/2025	SPRING/SUMMER 02/16/2025 - 08/15/2025	SUMMER 05/16/2025 - 08/15/2025
Enrollment Periods	07/15/2024 - 09/15/2024	07/15/2024 - 09/15/2024	12/01/2024 - 01/15/2025	01/15/2025 - 03/15/2025	04/15/2025 - 06/15/2025
Student	\$1,085.65	\$933.44	\$1,228.04	\$918.71	\$481.72
Spouse	\$1,085.65	\$933.44	\$1,228.04	\$918.71	\$481.72
One Child	\$1,085.65	\$933.44	\$1,228.04	\$918.71	\$481.72
Two or More Children	\$2,171.30	\$1,866.88	\$2,456.08	\$1,837.42	\$963.44

To view all enrollment and coverage periods available, please visit auburn.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.