

# Auburn University at Montgomery - International Students and Scholars Student Coverage With Care

2025-2026



## 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.

For more information, visit [aum.myahpcare.com](http://aum.myahpcare.com).

## Coverage Periods & Rates

Coverage Periods	EARLY FALL 07/16/2025 - 01/07/2026	FALL 08/16/2025 - 01/07/2026	EARLY SPRING 12/09/2025 - 05/31/2026	SPRING 01/08/2026 - 05/31/2026	SUMMER 06/01/2026 - 08/15/2026
Enrollment Periods	07/18/2025 - 08/15/2025	07/18/2025 - 10/15/2025	11/10/2025 - 01/07/2026	12/08/2025 - 03/08/2026	05/01/2026 - 07/01/2026
Student	\$941.60	\$775.75	\$930.90	\$770.40	\$406.60
Spouse	\$941.60	\$775.75	\$930.90	\$770.40	\$406.60
One Child	\$941.60	\$775.75	\$930.90	\$770.40	\$406.60
Two or More Children	\$1,883.20	\$1,551.50	\$1,861.80	\$1,540.80	\$813.20

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](http://aum.myahpcare.com)

## WHAT'S INCLUDED?

Access to Academic Student Assistance Program (ASAP)

Access to Academic Emergency Services (AES)\*

Coverage when traveling

Access to AcademicLiveCare (ALC)

Network is BlueCard PPO



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



### Questions

To view Frequently Asked Questions or submit a request, please visit [help.ahpcare.com](http://help.ahpcare.com)



### ID Cards

To access your ID Card, please visit [aum.myahpcare.com](http://aum.myahpcare.com)

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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 Per Insured Person, 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 <a href="http://aum.myahpcare.com">aum.myahpcare.com</a> .  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 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 <a href="http://aum.myahpcare.com">aum.myahpcare.com</a>	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 <a href="http://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a>	100% (No Deductible)	Not covered

**This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at [aum.myahpcare.com](http://aum.myahpcare.com) upon approval by Federal and state authorities.**

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.

\*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.

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.

AHP (25) BCBSAL-AUM