University of South Alabama

2026-2027

Student Coverage With Care

Eligibility

Domestic Undergraduate
All domestic undergraduate students enrolled in 6 or more on-campus credit hours are eligible to enroll in this insurance plan on a voluntary basis. Eligible students who do enroll can enroll their Dependents. Dependents are the students legal spouse and dependent children under 26 years of age. Dependent eligibility expires concurrently with that of the Named Insured.

Domestic Graduate
All domestic graduate students enrolled in 3 or more on-campus credit hours are eligible to enroll in this insurance plan on a voluntary basis. Eligible students who do enroll can enroll their Dependents. Dependents are the students legal spouse and dependent children under 26 years of age. Dependent eligibility expires concurrently with that of the Named Insured.

International Students
All international students are automatically enrolled in this insurance plan at registration, unless proof of coverage meeting minimum standards is furnished. Eligible students who do enroll may also enroll their Dependents. Dependents are the students legal spouse and dependent children under 26 years of age.

For more information, visit **southalabama.myahpcare.com**.

Coverage Periods & Rates

Coverage Periods	FALL 08/01/2026 - 12/31/2026	SPRING/SUMMER 01/01/2027 - 07/31/2027	SUMMER (New Students) 06/01/2027 - 07/31/2027
Enrollment Periods	07/01/2026 - 08/15/2026	12/01/2026 - 01/15/2027	05/01/2027 - 06/15/2027
Student	$1,441.26	$1,997.04	$574.62
Spouse	$1,441.26	$1,997.04	$574.62
One Child	$1,441.26	$1,997.04	$574.62
Two or More Children	$2,882.52	$3,994.08	$1,149.24

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

BlueCross BlueShield of Alabama

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

ID Cards

To access your ID Card, please visit southalabama.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
Individual Deductible Per Insured Person, per Plan Coverage Period	$250	$500
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	$8,000	$16,000
Inpatient Hospital & Residential Treatment Facilities Precertification Required	80%	60% In Alabama: Available only for medical emergency services and accidental injury
Outpatient Surgery Including Ambulatory Surgical Centers	80%	60% In Alabama: not covered
Office Visits and Outpatient Consultations	100% after $20 copay	100% after $20 copay and subject to the deductible In Alabama: 50%
Chemotherapy, Diagnostic Lab, Dialysis & IV Therapy, Pathology, Radiation Therapy and X-ray	80%	60% In Alabama: 50%
Emergency Room (Medical Emergency)	100% after $200 copay	100% after $200 copay
Prescription Drugs The retail pharmacy network for the plan is ValueONE Retail Network for more information, please visit southalabama.myahpcare.com (other than maintenance drugs) – up to a 30-day supply with one copay	100%, after the following copays, no deductible Tier 1: $10 copay Tier 2: $20 copay Tier 3: $40 copay Tier 4: $80 copay Tier 5: $125 copay Tier 6: $250 copay	Not covered
Preventive Care For more information, please visit AlabamaBlue.com/PreventiveServices	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 southalabama.myahpcare.com upon approval by Federal and state authorities.

Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team, 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), Part of the Brown & Brown Team.

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.

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