

Alabama College of Osteopathic Medicine

Student Health Plan 2024-2025



Eligibility

All registered full-time degree-seeking students attending Alabama College of Osteopathic Medicine are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished.

Eligible students who do enroll may insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

What's Included?

- Access to 24-hour Medical and Mental Health Telemedicine Services through AcademicLiveCare (ALC)
- Coverage when traveling
- Academic Emergency Services*

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LCC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company.

More Information

For full details of participation in the health plan, please view the complete Benefit Booklet online at: acom.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 acom.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 PPO network is **BlueCard® PPO**.



BlueCross BlueShield
of Alabama

AHP (24) BCBSAL-ACOM

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 acom.myahpcare.com.

ACOM 2024-2025

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
Benefit Maximum Per Insured Person, per Plan Coverage Period	Unlimited	
Deductible Per Insured Person, per Plan Coverage Period	\$ 500	\$ 750
Individual Out-of-Pocket Maximum Per Insured Person, per Plan Coverage Period	\$ 6,850	\$ 6,850
Family Out-of-Pocket Maximum All Insureds in a Family, per Plan Coverage Period	\$ 13,700	\$ 13,700
Inpatient Hospital Precertification Required	80% after a \$150 Copay	60% after a \$150 Copay In Alabama: Covered only for medical emergency services and accidental injury
Outpatient Surgery Including Ambulatory Surgical Centers	80%	60% In Alabama: Not Covered
Inpatient Physician Visits & Consultations	80%	60% In Alabama: 50%
Outpatient Physician Visits & Consultations	80% after a \$25 Copay	60% In Alabama: 50%
Chemotherapy, Diagnostic Lab, Dialysis & IV, Pathology, Radiation Therapy and X-ray	80%	60% In Alabama: Not Covered
Emergency Room (Medical Emergency)	80% after a \$150 Copay	80% after a \$150 Copay
Prescription Drugs Maintenance drugs: up to 90-day supply may be purchased but copay applies for each 30-day supply Prescription drugs (other than maintenance drugs): up to a 30-day supply	ValueONE Participating Network Pharmacies 100% after Copay Tier 1 & 2: \$20 Copay Tier 3: \$40 Copay Tier 4: \$60 Copay Tier 5 & 6: \$120 Copay	Not covered
Preventive Care For more information, please visit AlabamaBlue.com/PreventiveServices	100% (Deductible waived)	Not covered

Rates & Coverage Periods

	EARLY ARRIVAL 06/24/2024 - 12/31/2024	FALL (NEW ARRIVALS) 07/22/2024 - 12/31/2024	FALL (CONTINUING) 08/01/2024 - 12/31/2024	SPRING/SUMMER 01/01/2024 - 07/31/2024
Enrollment/Waiver Periods	06/21/2024 - 07/10/2024	06/21/2024 - 08/07/2024	06/21/2024 - 08/07/2024	12/15/2024 - 01/10/2025
Student	\$1,715.18	\$1,373.94	\$ 1,373.94	\$1,903.76
Spouse	\$1,715.18	\$1,373.94	\$1,373.94	\$1,903.76
Child ¹	\$1,715.18	\$1,373.94	\$1,373.94	\$1,903.76

¹Coverage for two (2) or more children is calculated at the single child rate multiplied by two (2).

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

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

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.