

# Alabama College of Osteopathic Medicine

## Student Coverage With Care



### 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.

For more information, visit [acom.myahpcare.com](https://acom.myahpcare.com).

### Coverage Periods & Rates

	EARLY ARRIVAL 06/23/2025 - 12/31/2025	FALL (NEW ARRIVALS) 07/21/2025 - 12/31/2025	FALL (CONTINUING) 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026
Enrollment/Waiver Periods	06/16/2025 - 08/08/2025	06/16/2025 - 08/08/2025	06/16/2025 - 08/08/2025	12/15/2025 - 01/15/2026
Student	\$1,954.56	\$1,557.54	\$1,557.54	\$2,158.16
Spouse	\$1,954.56	\$1,557.54	\$1,557.54	\$2,158.16
Child <sup>1</sup>	\$1,954.56	\$1,557.54	\$1,557.54	\$2,158.16

<sup>1</sup>Coverage 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](https://acom.myahpcare.com).

### WHAT'S INCLUDED?

Access to a 24-hour Medical and Mental Health Telemedicine Services through AcademicLiveCare (ALC)

The PPO Network is BlueCard® PPO

Coverage while traveling with Academic Emergency Services (AES)\*

Access to Academic Student Assistance Program (ASAP)



### Questions

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



### ID Cards

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

## 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
<b>Benefit Maximum</b> Per Insured Person, Per Plan Coverage Period	Unlimited	
<b>Deductible</b> Per Insured Person, Per Plan Coverage Period	\$500	\$750
<b>Individual Out-of-Pocket Maximum</b> Per Insured Person, Per Plan Coverage Period	\$6,850	\$6,850
<b>Family Out-of-Pocket Maximum</b> All Insureds in a Family, Per Plan Coverage Period	\$13,700	\$13,700
<b>Inpatient Hospital</b> Precertification Required	80% after a \$150 Copay	60% after a \$150 Copay In Alabama: Covered only for medical emergency services & accidental injury
<b>Outpatient Surgery</b> Including Ambulatory Surgical Centers	80%	60% In Alabama: Not Covered
<b>Inpatient Physician Visits &amp; Consultations</b>	80%	60% In Alabama: 50%
<b>Outpatient Physician Visits &amp; Consultations</b>	80% after a \$25 Copay	60% In Alabama: 50%
<b>Chemotherapy, Diagnostic Lab, Dialysis &amp; IV, Pathology, Radiation Therapy &amp; X-ray</b>	80%	60% In Alabama: Not Covered
<b>Emergency Room (Medical Emergency)</b>	80% after a \$150 Copay	80% after a \$150 Copay
<b>Prescription Drugs</b> 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
<b>Preventive Care</b> For more information, please visit <a href="http://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a>	100% (Deductible waived)	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 [acom.myahpcare.com](http://acom.myahpcare.com) upon approval by federal and state authorities.

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.

\*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.