

# Alabama College of Osteopathic Medicine

## Student Coverage With Care



### Eligibility

All registered full-time degree-seeking students attending Alabama College of Osteopathic Medicine must enroll 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](http://acom.myahpcare.com).

### Coverage Periods & Rates

	EARLY NEW (1st Year Students) 06/29/2026 - 12/31/2026	FALL 08/01/2026 - 12/31/2026	SPRING/SUMMER (New Students) 01/01/2027 - 07/31/2027
Enrollment/Waiver Periods	05/15/2026 - 06/15/2026	05/15/2026 - 06/15/2026	12/15/2026 - 01/15/2027
Student	\$2,092.50	\$1,721.25	\$2,385.00
Spouse	\$2,092.50	\$1,721.25	\$2,385.00
Child <sup>1</sup>	\$2,092.50	\$1,721.25	\$2,385.00

<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](http://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](http://help.ahpcare.com)



### ID Cards

To access your ID Card, please visit [acom.myahpcare.com](http://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>Deductible</b> Per Insured Person, Per Plan Coverage Period	\$250	\$500
<b>Individual Out-of-Pocket Maximum</b> Per Insured Person, Per Plan Coverage Period	\$8,000	\$16,000
<b>Inpatient Hospital</b> Precertification Required	80%	60% 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>	100% after a \$20 Copay (Deductible waived)	100% after a \$20 Copay (Subject to Deductible) In Alabama: 50% of the Allowed Amount (Subject to Deductible)
<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>	100% after a \$200 Copay (Deductible waived)	100% after a \$200 Copay (Deductible waived)
<b>Retail Prescription Prepaid Benefits</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 (Deductible waived) 100% after Copay 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

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), Part of the Brown & Brown Team, is an independent company that provides program management and administrative services for the student health plans 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), Part of the Brown & Brown Team.