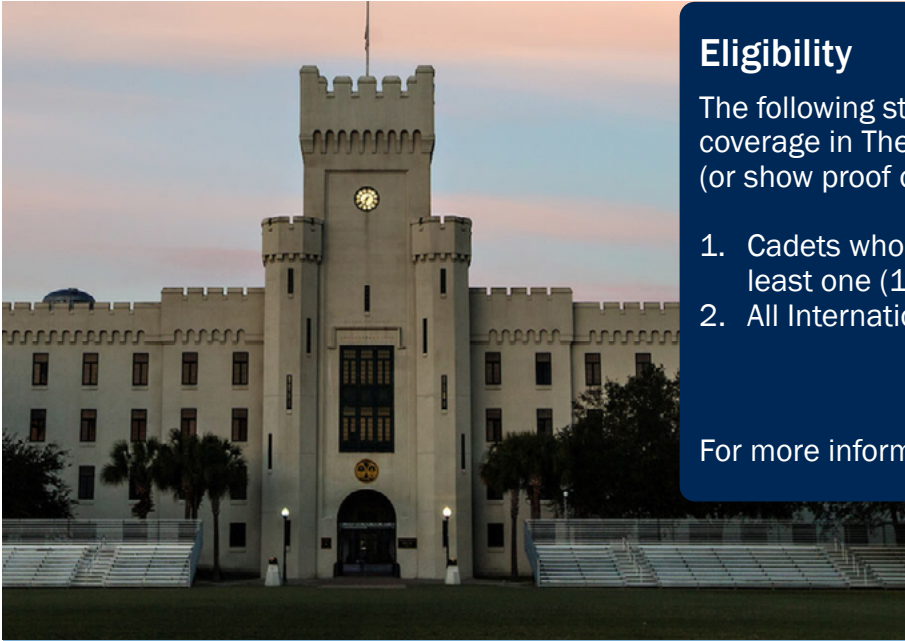


The Citadel

Mandatory Student Coverage With Care

2025-2026



Eligibility

The following students are required to enroll for coverage in The Citadel Student Health Insurance Plan (or show proof of adequate alternate coverage):

- 1. Cadets who live on campus and are enrolled in at least one (1) credit hour
- 2. All International students

For more information, visit citadel.myahpcare.com.

Coverage Periods & Rates

	FALL 08/01/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/31/2026
Enrollment Periods	06/27/2025 - 09/01/2025	12/02/2025 - 02/01/2026
Student	\$1,596.33	\$2,183.67
Spouse	\$1,596.33	\$2,183.67
Each Child	\$1,596.33	\$2,183.67
Three or More Children	\$4,788.99	\$6,551.01

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

WHAT'S INCLUDED?

- Telehealth solutions through AcademicLiveCare (ALC)

Access to after-hours Nurse Line

Coverage while traveling with Academic Emergency Services (AES)*
- Access to Academic Student Assistance Program (ASAP)

Urgent Care Benefits

The PPO network is Preferred Blue PPO Network



Questions

To view Frequently Asked Questions or submit a request, please visit help.ahpcare.com



ID Cards

To access your ID Card, please visit citadel.myahpcare.com

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 BCBSSC.

*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.

BENEFITS

		PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER
Benefit Maximum <i>per Insured Person, per Policy Year</i>		Unlimited	
Individual Deductible <i>per Insured Person, per Policy Year</i>		\$500	\$3,000
Family Deductible <i>for all Insureds in a Family, per Policy Year</i>		\$1,000	\$6,000
		PARTICIPATING PROVIDER & STUDENT HEALTH SERVICES	NON-PARTICIPATING PROVIDER
Individual Out-of-Pocket Maximum <i>per Insured Person, per Policy Year</i>		\$9,200	\$15,000
Family Out-of-Pocket Maximum <i>for all Insureds in a Family, per Policy Year</i>		\$15,000	\$30,000
		**STUDENT HEALTH SERVICES Payments are based on the Allowable Charge	PARTICIPATING PROVIDER Payments are based on the Allowable Charge
			NON-PARTICIPATING PROVIDER Payments are based on the Allowable Charge
In Office Physician's Visits <i>Primary Care and Specialist</i>	100%, \$20 Copayment (if applicable)	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
Physician Services in the Office <i>Includes Lab, X-Ray, Office Surgery, Allergy Injections, Treatment Modalities, IV's, Breathing Treatments and Other Diagnostic Services.</i>	100%	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
Emergency Room Facility Charges <i>Copayment waived if admitted</i>	N/A	\$200 Copayment, then Deductible, 80%	\$200 Copayment, then Deductible, 80%
Diagnostic Imaging Services & Outpatient Lab Services	100%	\$25 Copayment, then Deductible, 80%	\$200 Copayment, then Deductible, 70%
Durable Medical Equipment	\$20 Copayment, 100%	\$25 Copayment, then Deductible, 80%	\$40 Copayment, then Deductible, 70%
Mental Health & Substance Use <i>Inpatient/Outpatient Facility Charges</i>	N/A	Deductible, 80%	Deductible, 70%
<i>Mental Health & Substance Abuse Office Visits</i>	100%	\$40 Copayment, then 100%	\$40 Copayment, then Deductible, 70%
Prescription Drug Benefit <i>Up to a 31-day supply Includes diabetic supplies - no charge for contraceptives In-Network Prescription Deductible: \$100</i>	N/A	Prescriptions should be filled at an OptumRx participating Pharmacy: 100% after a: Generic Drug: \$20 Copayment Preferred Brand Drug: \$40 Copayment Non-Preferred Brand Drug: \$100 Copayment Specialty Drug: \$100 Copayment	100% after a: Generic Drug: \$20 Copayment Preferred Brand Drug: \$40 Copayment Non-Preferred Brand Drug: \$100 Copayment
Pediatric Dental Care Benefit <i>Under age 18 (Limited to one dental exam every six months)</i>	N/A	Preventive: 100% Basic & Major Services: 50%	Preventive: 100% Basic & Major Services: 50%
Adult Dental Care <i>Age 18 and older (Limited to one dental exam every six months)</i>	N/A	Preventive: 100% Basic Services: 80%	Preventive: 100% Basic Services: 80%
Children's Eye Exam & Glasses <i>Under age 18 (Limit one Visit & one Pair of Prescribed Lenses & Frames per Policy Year)</i>	N/A	100%	100%
Adult Vision Care <i>Age 19 and older (Limit one Pair of prescribed lenses & frames or contact lenses in lieu of frames & lenses per Policy Year) Coverage is through the EyeMed Insight Network</i>	N/A	Exams: \$20 Copay Lenses: \$20 Copay Frames: \$0 Copay, up to \$150 Contacts: \$0 Copay, up to \$150	Reimbursed up to: Exams: \$30 Frames: \$75 Contacts: \$150
Wellness/Preventive Benefits <i>For more information, please visit healthcare.gov/coverage/preventive-care-benefits</i>	100%	100%	100%

**Plan Deductible Waived

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 citadel.myahpcare.com upon approval by federal and state authorities.