East Central University 2018-2019

Student Health Insurance Plan

Eligibility

All registered International students are required to enroll in the Student Health Insurance Plan, or provide proof of comparable coverage.

The insurance premium will be automatically assessed on the student's tuition bill.

How to Waive

In order to have the insurance premium removed from the tuition, students must complete the online waiver at ecok.myahpcare.com by August 31, 2018 for the Fall and January 28, 2019 for the Spring.

Please view the complete brochure on-line at ecok.myahpcare.com for full details of participation in the plan.

BENEFIT MAXIMUMS & DEDUCTIBLES	
Benefit Maximum	Unlimited, per Insured Person, per Policy Year
Deductible (The Deductible is waived and benefits paid at 100% for services rendered at the Student Health Center.)	$100 per Insured Person,per Policy Year
Individual Out-of-Pocket Maximum	$ 6,600 per Insured Person, per Policy Year
Family Out-of-Pocket Maximum	$ 13,200 per Family, per Policy Year

***Preventive Services:** Coinsurance, Copayments and Deductible are not applicable to Preventive Services. Benefits are paid at 100% of Usual and Reasonable Charge.

2018-2019 PREMIUM COSTS AND COVERAGE PERIODS		
Coverage Periods	Fall 08/01/2018 to 01/09/2019	Spring/Summer 01/09/2019 to 08/01/2019
Student	$ 674	$ 674

BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider
	Payments are based on the PPO Allowance for Covered Medical Expenses	*Payments are based on the Usual & Reasonable Charges for Covered Medical Expenses*
Hospital Room and Board Expense	80%	60%
Inpatient/Outpatient Surgery	80%	60%
In-Office Physician Fees	80%	60%
Diagnostic X-Ray Services & Laboratory Procedures	80%	60%
Emergency Services Expense *$50 Deductible per visit*	80%	80%
Prescription Drugs	**At pharmacies contracting with HealthSmart RX®** 100% after a $15 Copayment per Generic Drug $30 Copayment per Preferred Brand Drug $60 Copayment per Brand Drug	60% after a $15 Copayment per Generic Drug $30 Copayment per Preferred Brand Drug $60 Copayment per Brand Drug
*Preventive Services	100%	60%

*Please visit www.healthcare.gov/preventive-care-benefits/ for more information.

To view all enrollment and coverage periods available, please visit ecok.myahpcare.com or call Academic HealthPlans at 1-855-871-9859.

National Guardian Life Insurance Company

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The 2018-2019 Student Health Insurance Plan is underwritten by National Guardian Life Insurance Company, NBH-280(2014)OK.
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