

East Central University

Student Health Insurance Plan 2023-2024



Eligibility

East Central University requires health insurance coverage for all international students or provide proof of comparable coverage.

The premium for East Central University Student Health Insurance Plan (SHIP) will automatically be charged, per semester, to each student's account. If students have insurance coverage comparable to East Central University SHIP, a waiver may be submitted online by the published deadline(s) at ecok.mycare26.com.

For dates and rates specific to East Central University campus, please visit our website at ecok.mycare26.com.

What's Included?

- Telehealth solutions through AcademicLiveCare
- Access to Academic Emergency Services*
- Academic Student Assistance Program (ASAP)
- Small Copayment for approved prescription medications

*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).

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 ecok.mycare26.com.

More Information

For full details of participation in the plan, please view the complete brochure online at: ecok.mycare26.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 ecok.mycare26.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 Policy. The Preferred Provider network is the **Cigna Network**.

East Central University 2023-2024

Benefits

At the Memorial Student Union, the Deductible will be waived and benefits will be paid at 100% of covered expenses (Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Uses Cigna Network Payments are based on the Negotiated Charge for Covered Medical Expenses	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Charge for Covered Medical Expenses
Benefit Maximum Per Insured Person, per Policy Year		Unlimited
Deductible Per Insured Person, per Policy Year		\$250
Out-of-Pocket Maximum Per Insured Person, per Policy Year		\$6,600
Hospital Care Includes Hospital room & board expenses	80%	60%
Surgical Expenses	80%	60%
Doctor's Visits	100% after a \$30 Copayment	60%
Emergency Care Services (Copayment waived if admitted)		80% after a \$50 Copayment
Urgent Care Center	80%	60%
Diagnostic Imaging Services & Laboratory Procedures (Deductible waived)	80%	60%
Prescription Drugs Per 30-day Retail Supply	At pharmacies contracting with Wellfleet Rx/ESI 100% after a: Tier 1: \$15 Copayment Tier 2: \$60 Copayment Tier 3: \$60 Copayment Speciality Drugs: \$60 Copayment (Deductible waived)	60% after a: Tier 1: \$15 Copayment Tier 2: \$60 Copayment Tier 3: \$60 Copayment
Preventive Care Services	100% (Deductible waived)	60%

Rates & Coverage Periods

	FALL 08/01/2023 - 12/31/2023	SPRING/SUMMER 01/01/2024 - 07/31/2024
Waiver Periods	06/20/2023 - 08/19/2023	11/07/2023 - 01/19/2024
Student	\$706	\$706

To view all enrollment and coverage periods available, please visit ecok.mycare26.com